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ABSTRACT

This report focuses on poverty and social inequality in San Francisco (California), presenting basic demographic information on the socioeconomic conditions of Latinos, African Americans, Asian/Pacific Islanders, and Whites in San Francisco, based on an analysis of U.S. Census data for 1970, 1980, and 1990. Although it presents comparative information on the four population groups, the focus is on Latino families and children, who constitute 14% of the city's total population. A separate section explores demographics and socioeconomic status in the city's Mission district, one of 13 census districts in San Francisco. Since 1980 the number of Latinos in the Mission district has increased, to the point where 30% of the Latino population lives in the Mission. Section 1 presents data on the current socioeconomic condition of the population groups over time. Section 2 examines the Mission district in greater detail. Forty percent of the Latino population is of Mexican origin, with 5% of Puerto Rican and 2% of Cuban origin. The remainder are "other Hispanic," primarily Salvadorean and Guatemalan. Almost a quarter of the city's Latino population is under the age of 18. Twenty-three percent of the city's Latino children live in female-headed families; 20% of the city's Latino children live in poverty; and forty-nine percent of the children in the city's school district speak Spanish. Latinos lag behind other groups in educational attainment and continue to have the highest school dropout rate. (Contains 53 figures, 20 tables, 2 maps, and 29 references.) (SLD)

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THE LATSTAT REPORT

Poverty and Social Inequality in San Francisco

Focus on Latino Families and Children

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THE LATSTAT REPORT

Poverty and Social Inequality in San Francisco: Focus on Latino Families and Children

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THE LATSTAT REPORT
POVERTY AND SOCIAL INEQUALITY IN SAN FRANCISCO

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The LATSTAT REPORT: POVERTY AND SOCIAL INEQUALITY IN SAN FRANCISCO, FOCUS ON LATINO CHILDREN AND FAMILIES began to take shape in the Fall of 1993 as part of an in-class assignment for a cross-listed course in Urban Studies and La Raza Studies entitled "Poverty in Latino Communities" co-taught by myself and Jose Cuellar at San Francisco State University. The purpose of the course was to review the theoretical and empirical literature on poverty among Latinos in the United States, use this knowledge to inform our understanding of the social and economic conditions of Latinos in the United States over time, and teach students how to use the U.S. Census as a data source for socioeconomic analyses. When our review of the literature revealed that no publication existed which analyzed the socioeconomic conditions of Latinos in San Francisco or in the Mission District we set out to fill this gap.

Research for this report was conducted by myself and four Urban Studies students beginning in 1993 and ending in 1995. Professor Cuellar served as project advisor providing critical feedback at various points throughout the project's development. It was truly a team effort. We worked closely and collaboratively from start to finish; sharing ideas, analytical skills, demographic information, theoretical and historical perspectives and diverse cultural experiences. We are aware that this kind of collaboration between faculty and students is rare and because of this we treasured the experience all the more.

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RAQUEL PINDERHUGHES
SAN FRANCISCO, 1995

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SUMMARY OF MAJOR FINDINGS: LATINOS IN SAN FRANCISCO, 1990

Officially, Latinos make up 14% of the city's total population (100,717). Of these,

- 40% are of Mexican origin
- 5% are of Puerto Rican origin
- 2% are of Cuban origin
- 53% are "Other Hispanic", primarily Salvadorean and Guatemalan.

24% of Latinos are under the age of 18.
9% of Latinos are 65 years or older.

97% of Latinos live in households. Of these, 62% are headed by married couples.

27% of Latino families are headed by females; 65% are headed by married couples.

23% of Latino children live in female-headed families.

- 16% of Latinos are living in poverty.
- 20% of Latino children are living in poverty.
- 10% of the Latino elderly are living in poverty
- 13% of Latinos families are living in poverty.
- 13% of Latino households receive public assistance.

50% of Latinos who speak Spanish at home, report that they do not speak English "very well";
- 26% that they are "linguistically isolated;"
- 49%. of children in the San Francisco Unified School District speak Spanish.

61% of Latinos have completed high school or received a GED.
38% of Latinos have some college experience.

Latinos are located predominantly in low-wage service sector jobs.

- 70% of Latinos are in the labor force.
- 80% of Latino men are in the labor force.
- 61% of Latino women are in the labor force.
- 9% of Latinos are unemployed.

The per capita income of Latinos is $11,400/year; working 40 hours/week, 52 weeks/year this breaks down into earnings of $5.48/hour.

The median household income for Latino households is $29,816; considering the per capita income, there must be more than 2 workers in the household.

8% of owner-occupied households in San Francisco are owned by Latinos;
28% of Latino households live in homes they own.

The median gross rent for Latinos is $623.

Latinos have one of the highest rates of overcrowded housing units (26% of all units).

SUMMARY OF MAJOR FINDINGS: LATINOS IN MISSION DISTRICT, 1990

Officially, Latinos make up 52% of the Mission's population (29,574). Of these,

- 41% are of Mexican origin
- 3% are of Puerto Rican origin
- 1% are of Cuban origin.
- 55% are "Other Hispanic" primarily Salvadoran, Guatemalan, Nicaraguan.

28% of Latinos are under the age of 18.

- 7% of Latinos are 65 years or older.

97% of Latinos live in households. Of these, 70% are heads of families.

30% of Latino families are headed by females, of these, 60% are headed by married couples.

28% of Latino children live in female-headed families.

- 25% of Latinos are living in poverty.
- 30% of Latino children are living in poverty.
- 17% of the Latino elderly are living in poverty.
- 21% of Latino families are living in poverty.
- 12% of Latino households receive public assistance.

58% of Latinos who speak Spanish at home reported that they do not speak English "very well";

- 35% that they are "linguistically isolated".

22% of Latinos have completed high school or received a GED.

22% of Latinos have some college experience.

70% of Latinos are in the labor force.

12% of Latinos are unemployed.

The per capita income of Latinos is $8,085/year. Working 40 hours/week, 52 weeks/year this calculates to earning $3.88/hour (well below minimum wage).

The median income for Latino households is $23,981 — considering the per capita income, this would require 3 people making $8,085/year.

12% of Latinos live in homes they own.

30% of owner-occupied households in Mission are owned by Latinos.

The median gross rent for Latinos is $579.

47% of Latino households are living in overcrowded conditions.

INTRODUCTION

Poverty and social inequality are persistent problems in American society; a part of the social and economic fabric of the nation. Despite the "war on poverty" in the 1960s, the gap between Americans at the higher and lower income levels has increased steadily from the 1970s on (Tomas Rivera Center, 1988). Poverty has increased and the composition of the poor population has changed; an increasing proportion of the poorest members of society are single, divorced and widowed women and their children (Trevino, 1990). In addition, poverty and inequality increased significantly more among non-White families than among White families.

Social inequality affects peoples life chances in fundamental ways — how well a person can meet his/her basic requirements for food, shelter and good health; how much control a person can exercise over where she/he lives, works, spends leisure time; how much dignity and respect a person is permitted in everyday life. (Curtis & Tepperman; 1994).

Two decades ago, economists speculating about the nation's future forecasted that there would be a decline in economic inequality and poverty in the United States. Yet over the past two decades, social inequality in the United States has increased significantly as the nation experienced a widening of the gap in living standards between the rich and the poor (Danzinger & Gottschalk, 1994).

This report focuses on poverty and social inequality in San Francisco. It presents basic demographic information on the socio-economic condition of Latinos, African Americans, Asian/Pacific Islanders and Whites in San Francisco, based on an analysis of U.S. Census data found in the published volumes, 1970, 1980 and 1990. The report provides comparative information on all four population groups, but its focus is on Latino families and children.

An analysis of the data on the economic and social status of racial/ethnic groups in San Francisco reveals that, over the last twenty years, there has been a significant increase in the economic and social polarization of San Francisco's population. The gap between rich and poor, between the "haves" and the "have nots", between Whites and non-Whites has widened as economic and social inequality have increased along racial and ethnic lines. As a group, Whites in San Francisco have significantly lower poverty rates, smaller rates of children and elderly living in poverty, a much lower percentage of their population relying on public assistance and their individual earnings are more than twice as high as other groups.

In addition to earning more money, as a group, Whites in San Francisco are older, less likely to live in families, have low unemployment rates, high rates of school achievement, high rates of home ownership, own homes with the highest median housing values and have the lowest rates of overcrowding in the city. In contrast, African Americans are the city's poorest group, with one in four living in poverty. Forty-one percent of African American children in San Francisco are living in poverty and at least a quarter of the population, 26%, depends upon public assistance. Latino and

Asian/Pacific Islander populations fall in between these extremes. In 1990, the mean per capita income of Latino workers was only $11,400/year and almost one sixth of Latinos in San Francisco were living in poverty. Asian/Pacific Islanders earned only slightly more. Earnings of Latinos who reside in the Mission District are even lower. In 1990, the mean per capita income of Latinos was only $8,085 and a quarter of Latinos in the district were impoverished.

Rising socioeconomic inequality in San Francisco is related to federal, state and local economic trends, changes in the structure of the nation's labor market, changes in national economic and social policy over the last two decades, and group characteristics. In the last twenty years, the nation's social welfare programs have been cut back, tax rates on higher income recipients reduced, most public service employment programs eliminated, well-paying blue collar jobs in the manufacturing sector dramatically decreased, low wage service sector employment increased, and labor market discrimination continued (Danzinger & Gottschalk, 1994). The period was characterized by rising inequality of both individual earnings and family income as well as a growing gap in living standards between the wealthy and everyone else; the middle-class declined and low wage jobs proliferated. At the same time, important shifts occurred in the composition of U.S. families based on the age of the head of household, which decreased, and type of family head, wherein the percentage of husband-wife families declined while the percentage of female-headed households increased. When the data are disagregated by the race and ethnicity of the head of family, economic deterioration is even more pronounced and it is clear that poverty and inequality in the United States increased significantly more among minority families than among White families. (Karoly, 1994).

Latinos are the fastest growing segment of the U.S. population. In 1990, one of eleven Americans was of Hispanic origin. According to the U.S. Bureau of the Census, between 1980 and 1990 the nation's Latino population increased by 53%, a result of high levels of immigration and fertility. Of the 22.4 million Latinos counted by the Census Bureau in 1990, 36% were born outside the United States. Between 1980 and 1990 the Hispanic foreign-born population increased by 84% and the native population by 32%. At the current rate, the number of Latinos could rise from 22.4 million to 31 million by the year 2000 (U.S. Dept. of Commerce, 1993)

Yet, the Latino population is often overlooked in policy discussions about poverty and policies designed to alleviate poverty and social inequality in the United States. According to a report by the Washington, D.C. based Urban Institute entitled *"Policy Implications of Latino Poverty"* (Enchautegui, 1995) this lack of attention can be attributed to five factors: First, most Latinos who are poor work and much of the policy debate on poverty focuses on the non-working poor. Second, the geographical concentration of Latinos in a few states isolates them from national policy debates. Third, despite the fact that 64% of all Latinos were born in the United States, Latinos are perceived as immigrants without claims to full membership in U.S. society. Fourth, Latinos are a diverse population whose ethnic differences lead to disagreements regarding public policy actions. Fifth, low participation in the electoral process reduces the political influence of Latinos.

This report provides information on the Latino population in San Francisco and in the Mission district. In 1990, Latinos officially made up 14% of the city's total population.[1] As a group, Latinos in San Francisco are younger, less educated, more concentrated in low-income service occupations, disproportionately poor, less likely to own their homes than Whites and much more likely to live in over-

crowded housing conditions. Although Latinos had labor force participation rates equal to Whites, in 1990, 16% of Latinos were living in poverty, compared to only 4% of Whites. More than half of all Latino workers were concentrated in clerical or service occupations.

San Francisco's Latino population is also a heterogeneous mix of people of various national origins and ethnicities. For more than a century, San Francisco has been an important port for commercial activities with Mexico and Central America, and large numbers of Latinos have settled in the city. According to historian Brian Godfrey (1988) during the early 1800s, the majority of Latinos living in San Francisco were of Mexican, Chilean, or Peruvian descent. Chileans, Peruvians and other South Americans were drawn to San Francisco due to their extensive experience in the mining industry and were in high demand during the gold mining period.

Coffee was introduced as a cash crop in Central America during this period and a thriving export trade developed in the West Coast with San Francisco as the chief processing center. Once these links were established, social networks led to migratory movements back and forth, limited at first to members of the Central American elite, but gradually, many Central Americans were recruited to work in coffee factories in the United States. Many men recruited to work on the Canal joined shipping lines operating in the Canal, eventually leading them to San Francisco, the principal port on the West Coast after World War II.

After the 1930s, Central Americans from Nicaragua, Guatemala and El Salvador immigrated to the city as a result of political turmoil in their countries of origin. Labor demands during the second World War increased immigration from Mexico, Central America and South America. To address labor shortages during the 1940s, the federal government appropriated over one hundred million dollars for a labor importation program ("Bracero Program") and recruited Mexican laborers by the thousands to work in railroad construction and maintenance and in agriculture; 4,000 workers in 1942, 52,000 in 1943, 62,000 in 1944 and 120,000 in 1945 (Takaki, 1993). Although the program was initiated as a wartime measure, it was extended in various stages until 1964 due to its popularity with growers seeking a steady supply of cheap farm labor (de la Garza, et al, 1985.).

By the mid-1960s, the geographical area where San Francisco's Latinos lived in large numbers had expanded to include the Mission and outer Mission districts, Noe Valley, Bernal Heights and the Castro district. In the mid-1970s, gentrification and a large in-migration of young, predominantly White, middle-class professionals forced the relocation of many low-income Latinos into the central Mission district area, and other areas outside the city limits, for example Daly City. In the late 1970s and early 1980s large numbers of Central Americans fleeing civil war and political repression in their homelands settled in the city, predominantly in the Mission district.

This report includes a separate section on the city's Mission district. The Mission is one of 13 census districts in the city of San Francisco (see Map 2). It is the city's Latino business enclave and contains the largest concentration of Latinos in the city. Since 1980, the number of Latinos living in the Mission has increased as the overall population became more dense. In 1990, 30% of the city's Latino population lived in the Mission. As a group, Latinos who live in the Mission are poorer and less educated; they experience higher rates of unemployment and are more linguistically isolated than the overall population of Latinos who live in San Francisco. In 1990, a quarter of the Latino population in the Mission lived below the poverty line.

Our study was designed to answer four questions:

(1) *What is the current (1990) social and economic status of Latinos, African Americans, Asian/Pacific Islanders and Whites in San Francisco?*

(2) *How has the social and economic status of Latino families and children in San Francisco changed over the past two decades?*

(3) *How does the socioeconomic status of Latinos in San Francisco compare to the status of Whites, African Americans and Asian/Pacific Islanders in the city?*

(4) *How does the status of Latinos in the Mission District compare to the status of Whites, African Americans and Asian/Pacific Islanders in the district and in the city overall?*

The report is organized into two major sections. In Section One we present 1970, 1980 and 1990 Census data focusing on the current (1990) socioeconomic status of Latinos, Whites, African Americans and Asian/Pacific Islanders in San Francisco and changes over time. In Section Two we present 1970, 1980 and 1990 Census data focusing on the current (1990) socioeconomic status of Latinos, Whites, African Americans and Asian/Pacific Islanders in the Mission District particularly and changes over time.

Methodology/Terminology

We chose to analyze U.S. Census data because policy makers use this data for policy analysis and to support legislative decisions. Many government grants require Census based documentation on the social and economic conditions of local populations. This requirement forces a wide range of policy analysts, from the state to community based organizations, to use Census data to support grants and funding applications. There are, however, problems related to using Census data as a source of information on the Latino population, principally due to four factors: (1) inconsistency in categorizing Latinos as a group over time, (2) systematic underrepresentation of Latinos due to the fact that the undocumented Latino population is not accurately measured, (3) inconsistent inclusion of Latinos in racial group categories and (4) lack of data on Latino subgroups in the published Census volumes. We discuss each of these problems in more detail below.

Over time, the terms used by the U.S. Census Bureau to measure the Latino population have varied considerably. For example, to collect data on the Latino population in 1930, the Census used the category "Mexicans". In 1940, the Census changed the category to "persons of Spanish mother tongue". It was modified again for the 1950 and 1960 Census to "persons of Spanish surname". In 1970, the Bureau switched to "persons of Spanish origin", a more inclusive category and, for the first time, respondents were given the opportunity to identify their country or region of origin (U.S. Dept. of Commerce, "We the Americans..." 1993). In 1980 the category was changed to "Hispanic Origin", and the country of origin category was expanded to include more geographic options; this category was also used in the 1990 Census.

There has been a systematic undercount of certain populations by the Census Bureau. According to experts on San Francisco's ethnic communities (Godfrey, 1988) and on the Central American population in San Francisco (Cordova, 1994), Census figures on the Latino population in San Francisco are imprecise because so many Central Americans in the post-1979 migration waves who entered the country as undocumented workers and/or political asylum seekers were not counted in surveys conducted by the U.S. government. According to Cordova, "many families...had not filled out the census questionnaires even though they had legal immigration status because they did not understand the significance and importance of the Census and were afraid of having interactions with the

Immigration and Naturalization Service (INS) or any other governmental agencies" (1994:2). In addition, "some Central American legal heads of households may not have filled out the census questionnaire in order to protect undocumented members of their households."

Up until 1990, the Census did not separate information on Hispanics specifically. The 1980 racial categories contained information on "Hispanics", skewing data considerably. For example, the median family income for "Whites" in 1990 was $47,547 versus the median family income for "White, Non-Hispanic" which was $50,715. The 1990 Census was the first time that the category "White" was reported without including "Hispanics". In other words, when the Census calculated the information for "Whites", they did not include persons who were "Hispanic Origin". Thus, resulting in a category called "White, Non-Hispanic". However, in the published volumes the racial categories African American and Asian Pacific/Islander continue to include Hispanics, resulting in overcounts and imprecise measurements.

The term "Hispanic" is used, particularly, by bureaucracies, like the Census Bureau, to refer to individuals from 23 Spanish-speaking countries who reside in the United States (Moore and Pinderhughes, 1993). However, because many of these individuals prefer to use the term "Latino" in this report we use the terms "Latino" and "Hispanic" interchangeably to refer to persons who identified their ancestry as "Mexican", "Puerto Rican", "Cuban", or "Other Spanish/Hispanic Origin" on their census form, regardless of their race. The terms "origin" and "descent" refer to an individual's or group's nationality, lineage or the country in which the person or person's parents or ancestors were born. Hence, a person may identify as "Hispanic" or "Latino" without regard to generation. For example, a person could identify based on where they were born or based on the national origin of their parent, grandparent, or some far-removed ancestor. Finally, the terms "Hispanic" and "Latino" are ethnic descriptions not racial categories.[2]

The Census Bureau uses the term "Asian/Pacific Islander" (API) to refer to people who trace their origins to countries in Asia or to the many islands in the Pacific Ocean. We use the term in the same way. As with Latinos, there are limitations to measuring Asian/Pacific Islanders using census data. Asian/Pacific Islanders were not officially reported in the 1970 Census. Consequently, our report data related to the Asian/Pacific Islander population in 1970 are reported as "not available" (n/a). In addition, many undocumented Asian/Pacific Islanders were not counted by government surveys in the 1980 and 1990.

The Census Bureau uses the term "Black" to describe people who self-identified as "Black, African American, Afro-American, Black Puerto Rican, Jamaican, Nigerian, West Indian or Haitian" on their census form. In this report, we use the term "Black" for our category headings and "African American" in the text.

We use the term "minority group" to refer to racial and ethnic subgroups who numerically make up a smaller proportion of the total U.S. population. We use the term "non-White" to refer to Latinos, African Americans and Asian/Pacific Islanders in San Francisco. We do not include Native Americans, Aleuts, Eskimos and "Others" in our analysis because together these persons made up less than one percent of San Francisco's population during the decades analyzed in this report.

"Whites", according to the Census, are persons who identify their race as "White" or choose categories such as, but not limited to, Canadian, German, Italian, Lebanese, Near Easterner, Arab, or Polish. As stated earlier, the category "Whites", prior to the 1990 Census,

included persons of "Hispanic Origin".

Finally, THE LATSTAT REPORT presents data on the Latino population as an overall group. However, San Francisco's Latino population is both racially and ethnically diverse. It includes people of all races who were born in or trace their ancestry back to many Spanish-speaking nations. The historical experiences of the city's Latino subgroups are quite varied, as are their experiences with social and economic integration into American society. Within the Latino population as a whole, there are significant differences in age levels, educational achievement levels, income levels, degree of linguistic isolation, occupational stratification and poverty between and among Latino subgroups. Because the published Census volume data does not provide detailed information on Latino and Asian/Pacific Islander subgroups, our data can obscure important differences among and between Latino and Asian/Pacific Islander sub populations. We hope that we can work with others to present information on individual subgroups in the near future.

Measuring Poverty in the United States: The Poverty Line

This report includes several charts on people living in poverty. Since the 1960s, the U.S. government has measured poverty by relating it to an artificially constructed "poverty line". The poverty line was developed during the Johnson Administration based on the "Economy Food Plan" previously developed by the Department of Agriculture. The "Economy Food Plan" is the least expensive food plan a family would need to purchase to maintain a nutritionally adequate diet. In 1955, a survey showed that the average family spent about a third of their budget on food, so the Federal government determined "that the level at which one-third of a family's income was no longer sufficient to afford the minimally adequate diet represented by the Economy Food Plan marked the point at which a family should be considered poor." (Hare, et al, 1993)

Since that time, the only major adjustment to the poverty line calculation has been to factor in inflation and it is clear that the assumption that a family spends a third of their budget on food is based on an outdated notion. Since 1950's, food costs have steadily decreased as a percentage of a family's budget and housing costs have skyrocketed; consequently the poverty measure is no longer an adequate measure of who's poor in America (Hare, et al, 1993). In 1990, the poverty threshold for a family of four was $12,674; for a family of three $9,885; for one person over 65 years of age $5,947. Individuals or families earning slightly more than these levels are not considered to be "living in poverty" by the U.S. government despite the fact that the wages of these individual families are also not high enough to lift their families out of poverty. However, because we report on U.S. Census data, we use this measure despite its flaws.

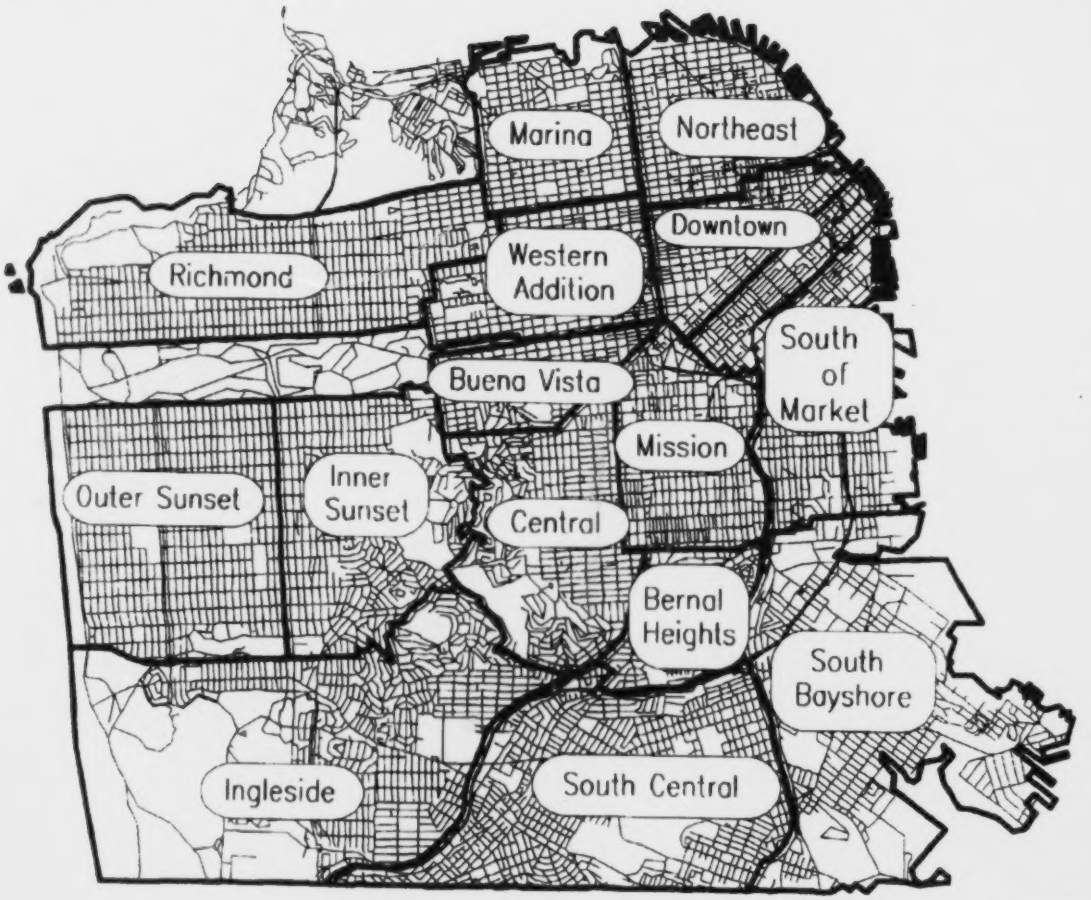
In reporting monetary values, for comparative effect, we have translated all 1970 and 1980 dollar figures into 1990 dollars to account for inflation over the past two decades.

In the following section, Section One, we present data on the current socioeconomic condition of Latino, White, African American and Asian/Pacific Islander families and children in the city of San Francisco and on changes over time, highlighting the particular conditions of Latino families and children in San Francisco.

SECTION ONE

THE SOCIOECONOMIC CONDITION OF FAMILIES & CHILDREN IN SAN FRANCISCO, 1970-1990: THE LATINO POPULATION

Map of San Francisco Districts

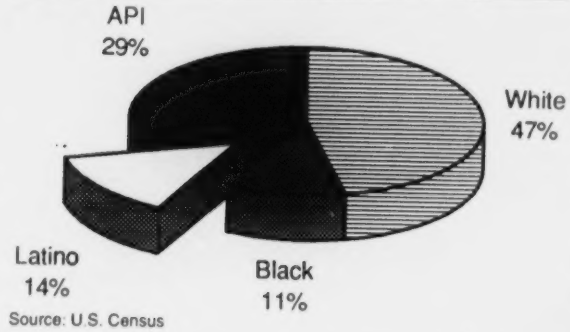


Prepared by Elisa Barbour (Public Research Institute)

SUBJECT I:
GENERAL CHARACTERISTICS

FIGURE 1

TOTAL POPULATION OF SAN FRANCISCO, 1990



Source: U.S. Census

San Francisco is one of the most racially and ethnically diverse cities in the United States. In 1990, a majority of its residents (54%) were non-White and 34% of its residents were foreign born. Forty-eight percent of its foreign residents entered the United States between 1980 and 1990. Of all California counties, San Francisco has the highest proportion of foreign-born residents and ranks fifth among U.S. cities with the highest number of foreign-born residents (White, Homma-True, Golden, Gramp & Lee, 1995). Over 35% of the city's residents are immigrants, about one in five of whom are non-citizens (DeLeon, et al., forthcoming). Figure 1 shows the racial/ethnic breakdown of the city's population in 1990. Forty-seven percent of the population was White, 29% Asian/Pacific Islander (API), 14% Latino, 11% African American. Together, minority groups form the majority of the city's population (54%). The city's current racial/ethnic diversity is primarily attributed to three factors: high levels of immigration, a high birth rate among Latino and Asian/Pacific Islander populations, and an exodus of Whites from the city.

According to the U.S. Census, 723,959 people resided in San Francisco in 1990. Of these, 100,717 were of "Hispanic origin", making Latinos the second largest minority group in the city after Asian/Pacific Islanders. While there was little change in the city's total population between 1970 and 1990, Table 1 shows that there were major changes in demographic composition. In 1990, Whites were no longer the majority population. Over the past two decades, the city's White and African American populations decreased, while its Latino and Asian/Pacific Islander populations increased. Consequently, the city's population has become more racially and ethnically diverse.

Table 1 shows that, between 1970 and 1990, the city's Latino population decreased slightly from 101,901 in 1970 to 100,717 in 1990. During this period, the city's White and African American populations also decreased. Whites decreased from 413,191 in 1970 to 337,118 in 1990, from 58% to 47%. African Americans declined from 96,078 to 79,039, from 13% to 11% . Asian/Pacific Islanders were the only group which increased in both actual numbers and in proportion of the city's population. In 1970, there were 97,995 Asian/Pacific Islanders in San Francisco, by 1990 there were 210,876; during this period the percentage of Asian/Pacific Islanders more than doubled, from 14% to 29%.

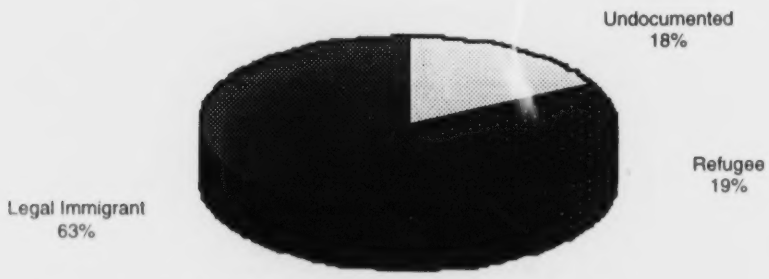
TABLE 1

TOTAL POPULATION OF SAN FRANCISCO, 1970 TO 1990

Year	All	White	%	Black	%	Latino	%	API	%
1970	715,674	413,191	58%	96,078	13%	101,901	14%	97,995	14%
1980	678,974	395,081	58%	86,414	13%	83,373	12%	147,426	22%
1990	723,959	337,118	47%	79,039	11%	100,717	14%	210,876	29%

FIGURE 2

Residence Status of Foreign Born Persons in San Francisco, 1990



Source: White, Humma-True, Golden, Gramp, & Lee

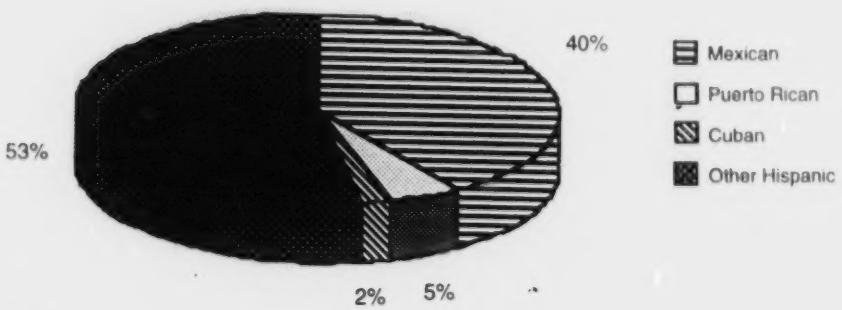
In 1990, 121,362 residents in San Francisco were foreign born. The majority of foreign-born residents in the city arrived between 1980 and 1990. The 1990 Census counted 22,745 foreign-born children under the age of 18 in San Francisco (White, et. al., 1995). Figure 2 shows that the largest percentage of foreign born residents came to the United States as legal immigrants (63%). Refugees were the next largest category, (19%) and undocumented persons, most of whom are of Asian/Pacific Islander or Latino descent, made up approximately 18%.

San Francisco's Latino population is extremely diverse. Figure 3 shows that, in 1990, Mexicans made up the single largest Latino subgroup (40%). Although the category "Other Hispanics" is larger, it is composed of many different Latino national origin subgroups, primarily persons from El Salvador, Guatemala, and Nicaragua. Puerto Ricans comprised 5% of the city's Latino population, Cubans 2%.

Large numbers of people in San Francisco speak a language other than English. In 1990, almost half of the children (49.3%) with limited and non-English proficiency in the San Francisco Unified School District spoke Spanish (White, et al, 1995). Almost half (46.7%) of all non-citizen recent (since 1985) Latino immigrants had limited English language skills (DeLeon, et al, forthcoming).

FIGURE 3

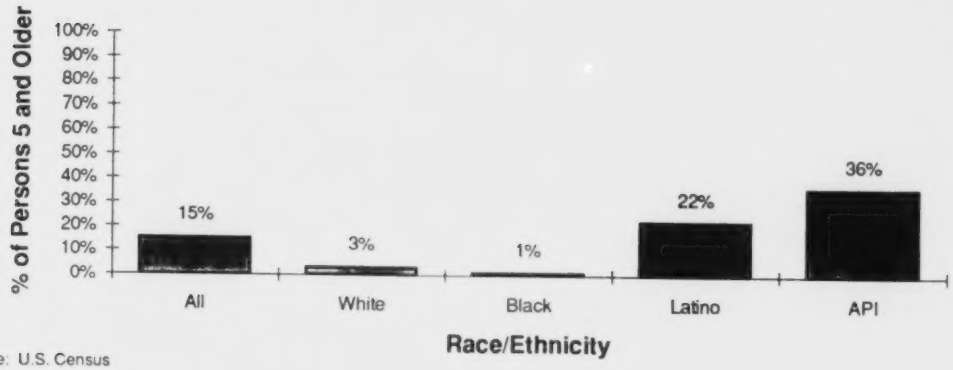
Latino Population in San Francisco by Type of Origin, 1990



Source: U.S. Census

FIGURE 4

PERSONS WHO ARE LINGUISTICALLY ISOLATED IN SAN FRANCISCO, 1990



Source: U.S. Census

Linguistic isolation, the inability to speak a nation's dominant language well, is significant because it can block opportunities for upward mobility in the educational arena and labor market. Linguistic isolation can constrain social mobility and is partially responsible for the concentration of Latinos in low paying occupations. Table 2 shows the percentage of people who reported that they spoke Spanish as their primary language. It also shows how these persons evaluated their English language skills. In 1990, 11% percent of the city's total population spoke Spanish. Of those who spoke Spanish, 50% reported that they did not speak English "very well" and 26% that they were linguistically isolated, a term which refers to the fact that they lived in a household where no person age 14 years or over spoke English or spoke English very well. Figure 4 shows the percentage of people within each racial/ethnic group who are linguistically isolated. In 1990, Latinos had the second highest percentage of people that were linguistically isolated in San Francisco, 22% (see Figure 4). Asian/Pacific Islanders had highest rate, 36%. Together, these two groups skew the city's average of persons who are linguistically isolated. In contrast, African Americans and Whites had isolation rates that were fractions of those in Latino and Asian/Pacific Islander communities, 3% and 1% respectively.

TABLE 2

SPANISH LANGUAGE SPOKEN AT HOME IN SAN FRANCISCO, 1990

Percent of the Population that Speaks Spanish	11%
Percent of Spanish Speaking Persons who...	
does not speak English "very well"	50%
who is linguistically isolated	26%

SUBJECT II
AGE

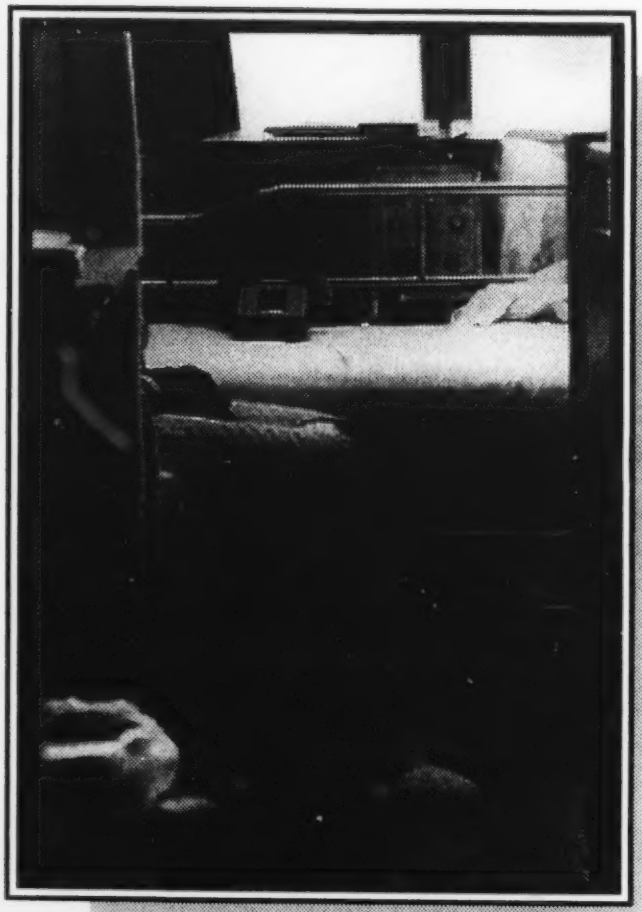


TABLE 3

AGE OF THE POPULATION IN SAN FRANCISCO BY RACE/ETHNICITY: 1970 TO 1990

under 5	1970	1980	1990
All	6%	5%	5%
White	n/a	3%	3%
Black	10%	7%	7%
Latino	9%	8%	7%
API	n/a	6%	6%

under 18	1970	1980	1990
All	22%	17%	16%
White	n/a	11%	9%
Black	37%	28%	25%
Latino	34%	27%	24%
API	n/a	24%	21%

18+	1970	1980	1990
All	78%	83%	84%
White	n/a	89%	91%
Black	63%	72%	75%
Latino	66%	73%	76%
API	n/a	76%	79%

65+	1970	1980	1990
All	14%	15%	15%
White	n/a	20%	18%
Black	5%	9%	13%
Latino	7%	9%	9%
API	n/a	11%	13%

Overall, the Latino population in the United States is a young population. Nationally, in 1990, nearly 7 out of 10 Latinos in the nation were younger than 35 years of age. Half of the Mexican American population, the largest Latino subpopulation, was younger than 24 years of age and only about 5% of the Latino population was over age 65.

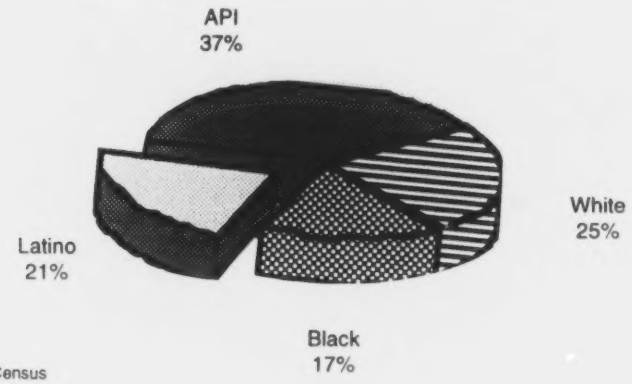
The age profile of Latinos in San Francisco is slightly different. Table 3 reveals that, between 1970 and 1990, the Latino population in San Francisco became increasingly older. Persons over 18 years old increased from 66% of the population to 76% and the elderly population grew from 7% to 9%. Nevertheless, when compared to other groups in San Francisco, the city's Latinos are still a young population. In 1990, 59% of the city's Latino population was under 34 years old. When compared to the city average, Latinos had the highest rate of persons under ages five and eighteen and the lowest rate of persons age sixty-five years and over.

The experience of African Americans was similar to that of Latinos. In 1990, 7% of the African American population was under age five, 25% under age eighteen, and 13% sixty-five years old and over. Six percent of the Asian/Pacific Islander population was under age five, 21% under age eighteen, and 13% sixty-five years old and over. Whites had the oldest population, only 3% of the population under age five, 9% under age eighteen, and 18% sixty-five years old and over.

There is a notable difference between the racial/ethnic make up of the city's overall population and that of its under age eighteen population. Figure 5 page 22 shows that minority children make up a huge majority of the city's children/youth population, (75%). In 1990, 21% of the city's under eighteen population was Latino, 17% African American, 37% Asian/Pacific Islander and 25% White. The proportion of children and youths for each of the three racial/ethnic minorities was significantly higher than the proportions for these groups in the city's overall population. In contrast, Whites, the largest subgroup in the city overall, have the lowest proportion of children and youth in the city.

FIGURE 5

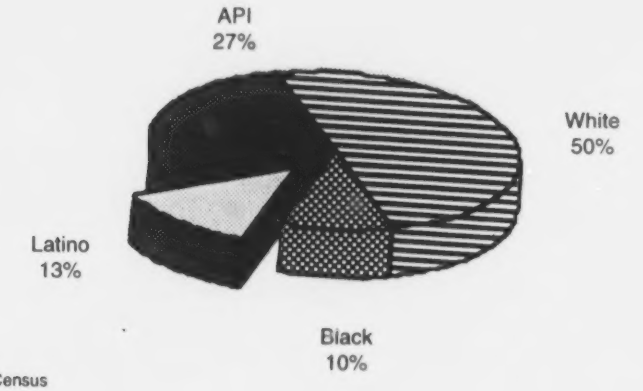
POPULATION UNDER EIGHTEEN YEARS OF AGE IN SAN FRANCISCO, 1990



Source: U.S. Census

FIGURE 6

POPULATION EIGHTEEN YEARS OF AGE AND OVER IN SAN FRANCISCO, 1990



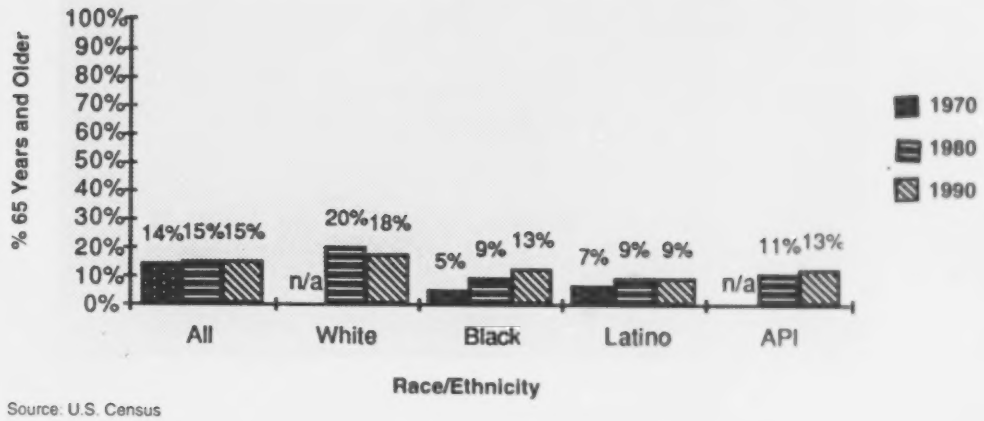
Source: U.S. Census

In 1990, the racial and ethnic breakdown for people eighteen years of age and over closely resembled the demography of the city's general population. Figure 6 shows that, in 1990, Latinos made up 13% of the city's over age eighteen population (and 14% of the city's population as a whole). Whites 50% of the over 18 years old population, Asian/Pacific Islanders 27% and African Americans 10%. Whites were the only group to have a greater percentage of people eighteen years and over than their percentage in the general population. This is in stark contrast to the situation of under eighteen-year olds, wherein the proportion of minority children and youths far exceed the individual proportions for minorities in the general population (see Figure 5).

Figure 7 supports the finding that the city's Latino population is a young population. Only 9% of the Latino population was over 65 years of age in 1990. More generally, the minority population as a whole is quite young,

FIGURE 7

PERSONS 65 YEARS OF AGE AND OVER IN SAN FRANCISCO, 1990



Source: U.S. Census

Together, Latinos, African Americans and Asian/Pacific Islanders made up only 44% of the over age 65 population in San Francisco. Asian/Pacific Islanders and African Americans had low percentages of persons over 65 years old, both 13% in 1990. African Americans experienced a dramatic increase between 1980 and 1990. The elderly population rose from 9% of the population to 13%. Whites had the highest percentage, at 18%.

There has been a higher percentage of elderly women than men across all racial/ethnic groups in every decade studied. Within the Latino population, the ratio of women to men increased, from 1.17 in 1970 to 1.86 in 1990, the highest ratio for all groups. Table 4 shows that in 1990 there were almost twice as many Latino women sixty-five years and older than Latino men, and that Latinos had the highest percentage of its elderly population female. The African American and White population had similarly high percentages of elderly women, 60% and 61% respectively. Asian/Pacific Islanders were the only population to have an almost equitable balance between women and men.

TABLE 4

PERSONS 65 YEARS OF AGE AND OVER BY GENDER IN SAN FRANCISCO, 1970–1990

	1970		1980		1990	
	Female	Male	Female	Male	Female	Male
All	58%	42%	60%	40%	60%	40%
White	n/a	n/a	62%	38%	61%	39%
Black	56%	44%	58%	42%	60%	40%
Latino	54%	46%	61%	39%	65%	35%
API	n/a	n/a	50%	50%	55%	45%

SUBJECT III
HOUSEHOLD COMPOSITION

Table 5 shows in 1990, 62% of Latino householders were heads of families. The U.S. Census defines a "family householder" as a householder living with one or more persons related to him/her by birth, marrage or adoption. This is in stark contrast to Whites, of whom only 34% are heads of families. This tells us that a significantly greater proportion of Latinos are living in family households. This difference can be attributed to the fact that a majority of Latinos live in families, whereas a large percentage of Whites in San Francisco live with non family members and almost half of all Whites (48%) live alone. Asian/Pacific Islanders had the highest rate of family householders of all groups in the city (71%), African Americans, 56%.

Latinos had one of the lowest rate of householders living alone of all groups (26%). Asian/Pacific Islanders had the lowest rate of householders living alone (23%). African American had 36% of their householders living alone, and Whites had the highest rates of householders living alone, 48%.

Table 6 reveals that, although Latinos had a smaller elderly population in 1990 than other racial/ethnic groups (9%), they had a very high rate of elderly living in households (97%). Of those living in households, 60% were heads of household. In contrast, the proportion of Latino elderly that lived in institutions or group quarters was quite small, half that of the city average (3% as compared to 6%). These findings indicate that a significant number of Latino elderly were living with their children or other family members.

TABLE 5

HOUSEHOLD FORMATION OF THE POPULATION IN SAN FRANCISCO, 1990

San Francisco	All	White	Black	Latino	API
In Households	669,330	324,218	74,911	97,921	205,913
Householder	305,584	181,299	30,477	30,955	63,607
- Family Householder	141,906	61,258	17,056	19,129	45,226
% of householder	46%	34%	56%	62%	71%

TABLE 6

HOUSEHOLD FORMATION OF THE ELDERLY POPULATION SAN FRANCISCO, 1990

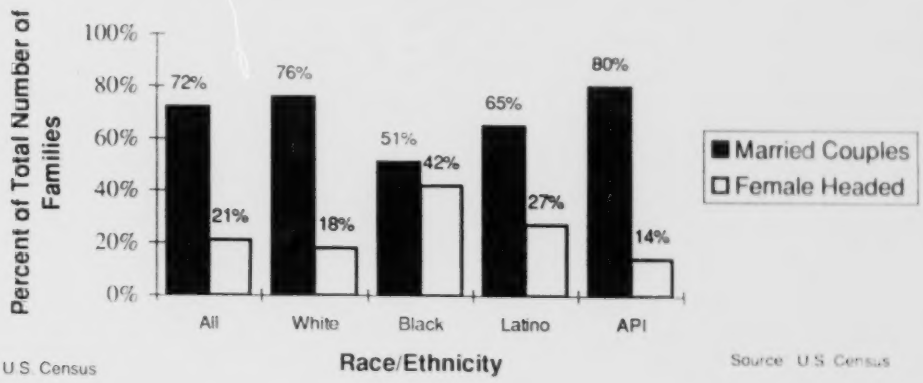
San Francisco	All	White	Black	Latino	API
% 65+ of the Population	15%	18%	13%	9%	13%
In Households	94%	94%	97%	97%	94%
Householder	69%	75%	73%	60%	56%
Spouse	17%	17%	21%	15%	17%
Institutionalized & Group Quarters	6%	6%	3%	3%	6%

In the case of Asian/Pacific Islanders, only 56% of the elderly were heads of households in 1990. African Americans had an elderly head of householder rate that was larger than either Latinos or Asian/Pacific Islanders (73%). Whites had the highest percentage of their elderly population that were head of households (75%).

The next three figures relate to the composition, or family type, of San Francisco families. Between 1980 and 1990, all three minority groups experienced a decline in married couples (see Figures 8 & 9). The percentage of married couple Latino families dropped from 65% to 61%, while the percentage of female headed Latino families remained steady at 27%. African American married couples decreased significantly, from 51% in 1980 to 43% in 1990, Asian/Pacific Islander married couples declined, from 80% to 77% , accompanied by a small increase in female headed families, from 14% to 16%. Whites were the only group to have an increase in married couple families, though it was quite small, only 1% and 2% decrease in female headed families, from 18% to 16%.

FIGURE 8

Family Formation of the Population in San Francisco, 1980

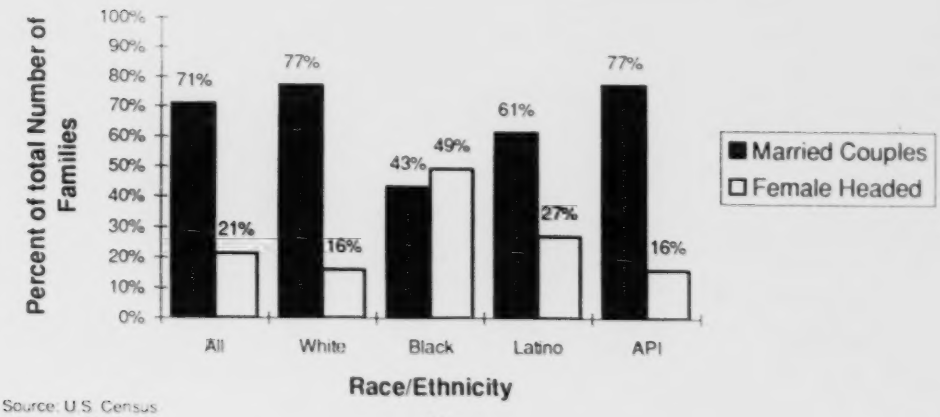


Source: U.S. Census

Source: U.S. Census

FIGURE 9

Family Formation of the Population in San Francisco, 1990

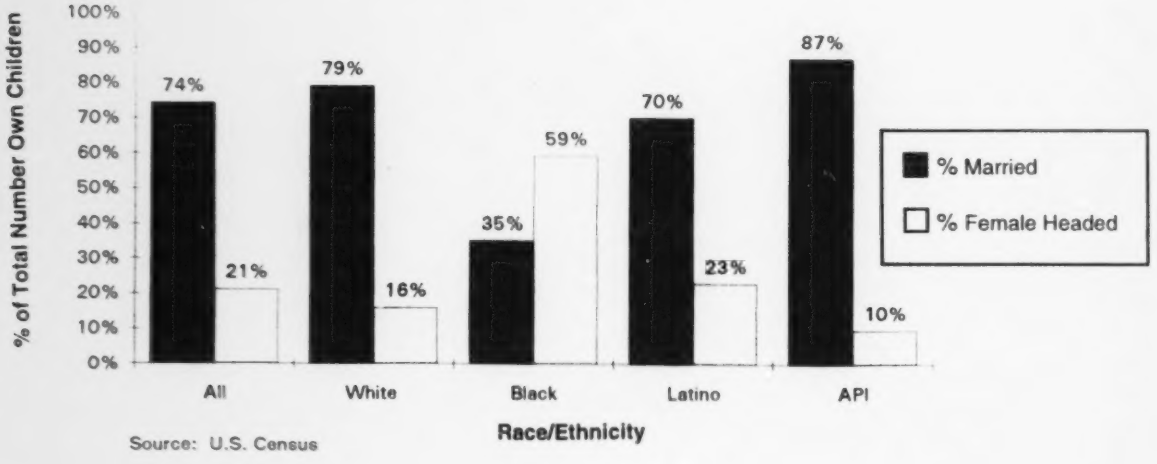


Source: U.S. Census

Figure 10 shows that there are significant differences across the city's racial and ethnic groups in the percentage of children living in married couple households and female headed households.[3] In 1990, more than two-thirds of Latino families had children living with married couples, (70%). Whites and Asian/Pacific Islanders had the highest percentages of children living with both parents, 79% and 87% respectively. African Americans had the lowest percentage of children living in married couples households (35%). During this period, more than one-fifth of all children in San Francisco were living in female-headed households, a distressing finding given the link between poverty and female-headship. Of all families in the city, 59% of African American children and 23% of Latino children were living in female headed households. In contrast, only 16% of White children and 10% of Asian/Pacific Islander children were living in female headed households.

FIGURE 10

CHILDREN LIVING IN MARRIED COUPLE AND FEMALE-HEADED HOUSEHOLDS IN SAN FRANCISCO, 1990



Source: U.S. Census

SECTION IV
EDUCATION

Nationwide, Latino adults (25 years and older) have less formal education than non-Latino adults. The proportion of high school graduates is far lower among Latino adults due to the fact that a disproportionately high percentage of Latinos leave school without a diploma. Labor market opportunities are strongly related to education and, in the current labor market, it is difficult for a person without a high school diploma to earn wages high enough to lift his/her family out of poverty with their individual earnings. In 1990, more than 41% of Latino children living in poverty were members of married couple households where neither parent had completed high school, a rate more than four times above that of children whose parents had completed high school. Only 6% of Latinos nationwide had a Bachelors degree and only 3% had a graduate or professional degree (U.S. Bureau of the Census: Hispanic Americans Today, 1993).

Table 7 shows that, since 1970, the educational attainment of persons 25 years and older has improved for the San Francisco population as a whole and for each subgroup as well. For Latinos, the percentage of persons without a high school diploma dropped from 48% in 1970 to 39% in 1990. Within the same time period, Latinos also experienced an increase in the percentage of persons that have attended college. In 1970, only 23% of the Latino population attended college, increasing to 38% in 1990. Although the educational attainment rate of all groups in San Francisco improved over the past two decades, in 1990, Latino educational attainment in San Francisco lagged far behind Whites, African Americans and Asian/Pacific Islanders. Despite an increase in its school-age population, the city's Latino population had the lowest high school completion rate and lowest percentage of persons attending college.

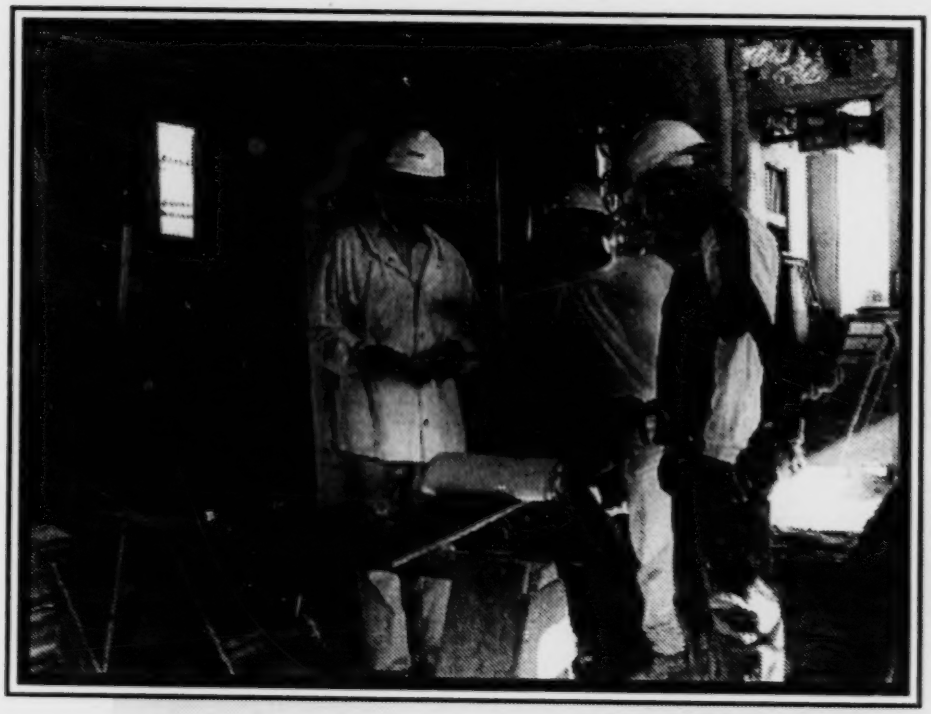
Between 1970 and 1990, the African American population experienced the biggest changes in educational attainment. In 1970, 51% of African Americans 25 years and older did not have a high school diploma. By 1990, this percentage decreased to 28%. In terms of college experience, in 1970, only 18% of the African American population had some college experience. By 1990, 48% of African Americans had some college experience. For Asian/Pacific Islanders, between 1980 and 1990, the proportion of persons without a high school diploma hardly decreased at all, from 36% to 35%. The percentage of persons with some college experience increased from 43% to 47%. The White population experienced a significant decrease in the number of persons without a high school diploma, from 20% to 10% and, a significant increase in the percentage of people with college experience, from 55% to 73%.

TABLE 7

EDUCATIONAL ATTAINMENT IN SAN FRANCISCO, 1990

	No High School			High School or GED			Some College		
	1970	1980	1990	1970	1980	1990	1970	1980	1990
All	38%	26%	22%	29%	25%	18%	32%	49%	60%
White	n/a	20%	10%	n/a	25%	16%	n/a	55%	73%
Black	51%	38%	28%	30%	30%	25%	18%	32%	48%
Latino	48%	42%	39%	29%	27%	23%	23%	31%	38%
API	n/a	36%	35%	n/a	21%	18%	n/a	43%	47%

SUBJECT V:
LABOR FORCE PARTICIPATION



As a group, Latino workers in the United States have high labor force participation rates (LFPR) and are highly concentrated in occupations that are low paid and low skilled. They are poorly represented in managerial and professional occupations and over-represented in manual labor and service occupations such as machine operators, assemblers, dressmakers and low paid service workers. In 1992, the majority of Latino males age 16 years and older in the civilian labor force were concentrated in low paying, less stable occupations and likely to be employed as operators, fabricators, laborers, in service occupations, farming, forestry and fishing. (U.S. Bureau of the Census, 1993). Throughout the 1980s, and into the 1990s, employed Latino workers had the lowest median weekly earnings of all U.S. workers and high rates of underemployment and labor exploitation.

In 1990, Latino workers in San Francisco earned considerably less than White workers, $11,400 as compared to $28,197. Among Latino non-citizen recent immigrants, 61% were concentrated in low-end service, fabricator, operator or laborer jobs (DeLeon, et. al,. 1995).

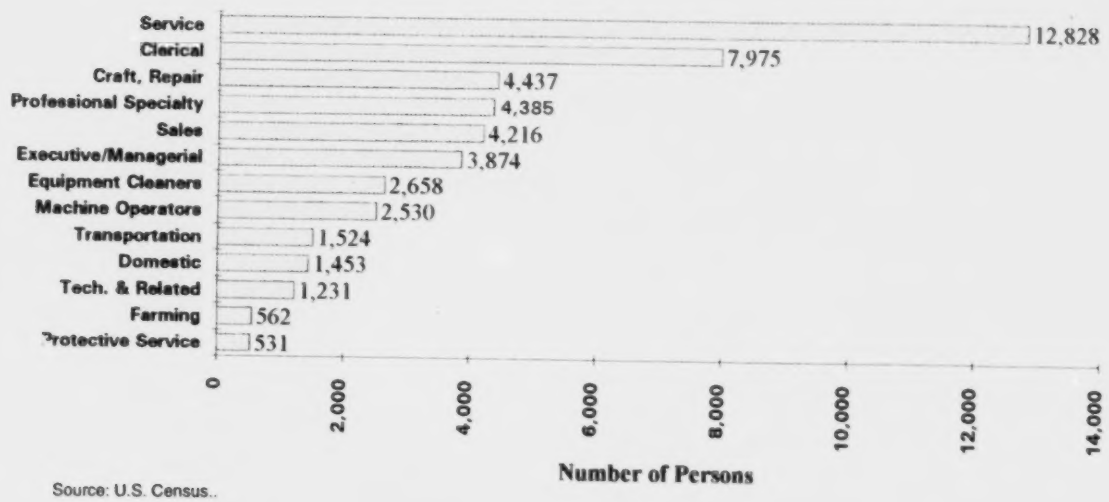
The labor force participation rates of Latino youth are also quite low. According to a National Council de la Raza report on Hispanic youth in the work force (1987), between 1978 and 1986 the labor force participation of Latino youth declined by over 6%. The authors of the report attribute this decline to three factors:

- *The population is growing rapidly and the labor market is not providing jobs forLatino youth at a fast enough pace.*
- *Low levels of education among Latino youth are not sufficient to place them in economically stable jobs.*
- *Employer discrimination against young Latino workers functions to lock them out of jobs for which they are prepared.*

Our analysis of the data reveals that, over the past two decades, Latino men in San Francisco have consistently had the highest labor force participation rates of any group in the city and that the labor force participation rates of Latino women are also quite high. In 1990, 81% of Latino men and 61% of Latino women in San Francisco were in the labor force. Of those who were working full-time, the majority were located in predominantly low-wage sector jobs — sewing, food services, janitorial work, mechanical jobs, etc. At the same time, Latinos have a high rate of unemployment, twice the rate of Whites.

FIGURE 11

Occupational Distribution for Latino Workers in San Francisco, 1990



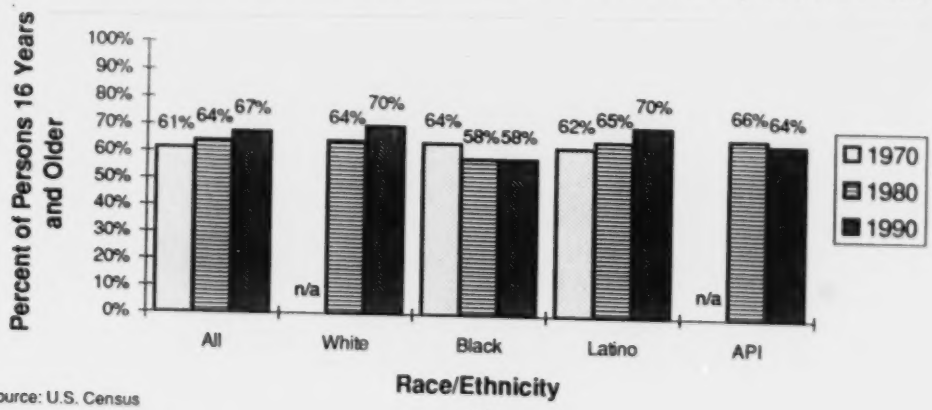
Source: U.S. Census..

Figure 11 shows the occupational distribution of Latino workers in San Francisco. The figure shows that, in 1990; the largest number of Latino workers were either service or clerical workers. Both these sectors are traditionally low paying. Much smaller numbers of Latino workers were employed in "Professional" or "Executive/ Managerial" positions.

In 1990 Latinos had one of the highest labor force participation rates in San Francisco (70%). Figure 12 shows that Latinos have had consistently higher labor force participation rates (LFPR) than the city average for every decade analyzed, with rates increasing over time. In contrast, the labor force participation rate of African Americans fell sharply between 1970 and 1990, from 64% to 58% in 1980, and remained at this level into 1990. Asian/Pacific Islanders experienced a slight decline in labor force participation between 1980 and 1990, likely due to the substantial increase in their numbers and the changing ethnic mix during this period. Like Latinos, Whites experienced an increase in labor force participation rates since 1980, from 64% in 1980 to 70% in 1990.

FIGURE 12

Labor Force Participation Rates in San Francisco, 1970 to 1990

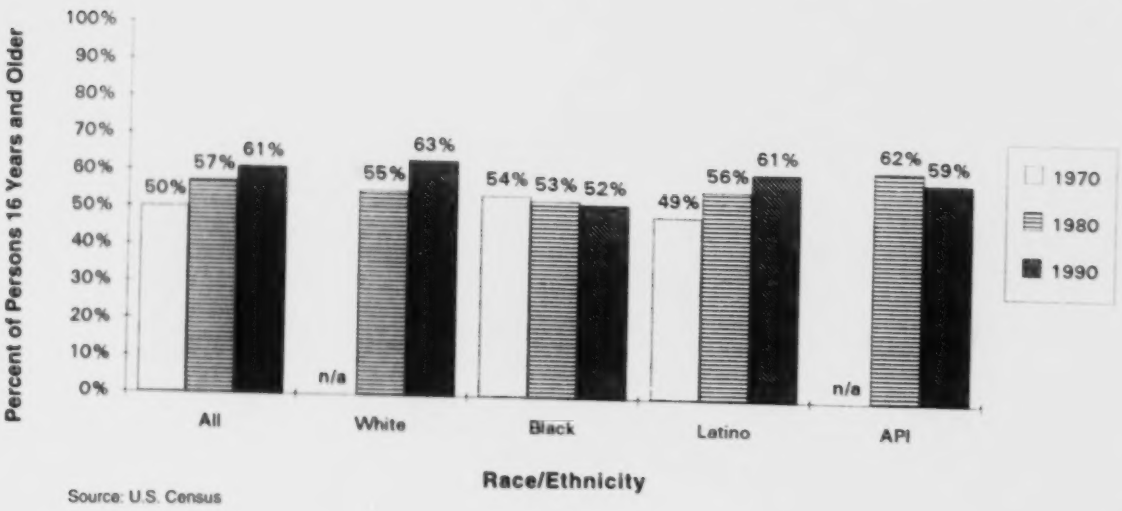


Source: U.S. Census

32

FIGURE 13

Labor Force Participation Rates for Women in San Francisco, 1970 to 1990



Source: U.S. Census

Figures 13 and 14 show the difference between male and female labor force participation rates in San Francisco. Both Latino women and men have higher labor force participation rates (LFPR) than African Americans and Asian/Pacific Islanders but not than Whites. The LFPR of Latinas increased in every decade studied, matching that of the White population by 1990. In 1970, Latinas had a LFPR which was 49%, by 1990 their LFPR had increased significantly to 61%. The only other group to experience an increase in LFPR were White women, increasing from 55% in 1980 to 63% in 1990.

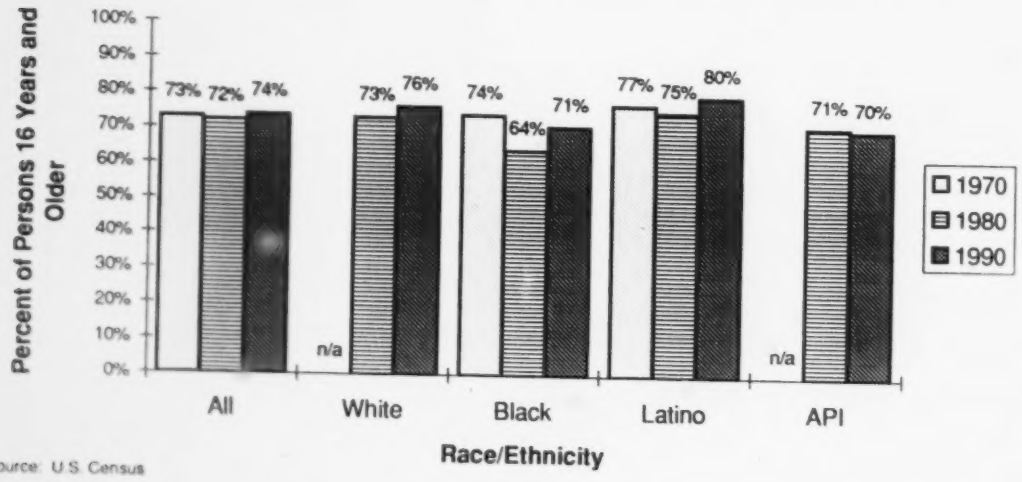
In contrast, the LFPR of African American and Asian/Pacific Islander women decreased between 1970 and 1990. For African American women, there was a slow steady decrease from 54% in 1970 to 52% in 1990, for Asian/Pacific Islander women there was an only slightly larger decrease from 62% in 1980 to 59% in 1990.

During this period, the LFPR of Latino men remained constant, with three-quarters of all Latino men working. The only other group to have a LFPR comparable to Latino men were White men. Asian/Pacific Islander men also experienced a slight decrease in their LFPR, from 71% in 1980 to 70% in 1990. The only group of men to experience a decline in LFPR were African American men, from 74% in 1970 to 71% in 1990.

Although Lainto workers had high rates of labor force paticipation, they also have high levels of unemployment. In 1990, 11.3% of Latinos in the United States were counted as unemployed, as compared to 7.5% of non-Latinos. Latino unemployment was particularly high in California, Illinois, New Jersey, Colorado, and Florida (National Council de la Raza, 1988)

FIGURE 14

Labor Force Participation Rates for Men in San Francisco, 1970 to 1990



Source: U.S. Census

Table 8 shows group unemployment rates over the three decades. On the surface, Table 8 indicates that overall, San Francisco got through the recession of the 1970s and 1980s with no change in the unemployment rate, (as measured by the Census), which decreased from 6.4% in 1970 to 6.3% in 1990. However, the different experiences of the city's racial and ethnic groups highlight rising inequality in the city. Unemployment increased for all three non-White groups over the two decades. In contrast, for Whites and Asian/Pacific Islanders unemployment rates dropped during this period. The most substantial change over time occurred in the African American unemployment rate, which jumped from an already high 10.4% in 1970 to 13.5% in 1990. The unemployment rate for Latinos increased, from 7.5% in 1970 to 8.9% in 1990. The rate for Asian/Pacific Islanders also increased from 4.2% to 6.1%. As expected, Whites fared better than African Americans or Latinos; their unemployment rate fell only slightly between 1980 and 1990. Asian/Pacific Islanders had the lowest unemployment rate of all groups (3.1%).

TABLE 8

Civilian Unemployment Rates in San Francisco, 1970 to 1990

		1980	1990
All	6.4%	6.1%	6.3%
White	n/a	5.5%	4.5%
Black	10.4%	11.6%	13.5%
Latino	7.5%	8.5%	8.9%
API	n/a	4.2%	6.1%

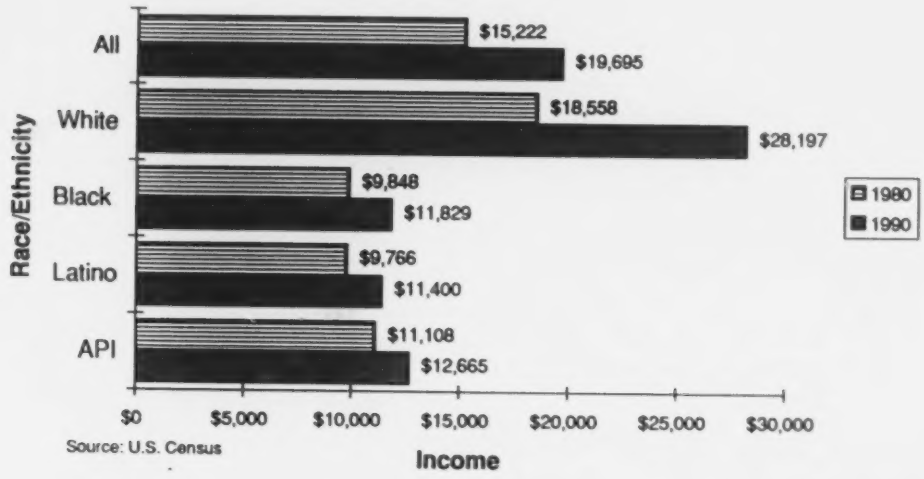
SUBJECT VI

INCOME

FIGURE 15

PER CAPITA INCOME OF THE POPULATION IN SAN FRANCISCO, 1980 TO 1990

(ADJUSTED TO DOLLARS)



The figures in this section are designed to show individual earnings ("per capita income").; median family incomes and median household incomes. Per capita income is the mean income computed for every man, woman and child in a particular group; derived by dividing the total income of a particular group by the total population of that group. It includes: wage or salary income, nonfarm self employment income, farm self-employment income, interest, dividend or net rental income, social security income, public assistance income, retirement or disability income, unemployment compensation, Veterans Administration payments, alimony and child support, military family allotments, net gambling winnings, periodic income other than earnings. Income data from 1970 and 1980 Census has been adjusted to reflect 1990 dollars; making comparisons possible.

Household income includes the income of the householder and all other persons over age 15 whether related to the household or not. Because many households consist of only one person, median household income is usually less than average family income. Family income includes the incomes of all family members 15 years and over which are summed and treated as a single amount.

Nationally, in 1991, the average individual earnings of male Latino year-round full-time workers was $21,192. Full-time Latina workers earned, on average, $16,951. Importantly, earnings increased significantly with level of education. For example, male Latino workers with a high school degree earned $21,699; those with a Master's degree earned $37,832 (U.S. Bureau of the Census: Hispanic Americans Today, 1993).

In San Francisco, the average individual earning of Latinos in 1990 was only $11,400 (see Figure 15). In 1980 and 1990 Latinos had the lowest individual earnings of any group in the city. In 1990, Latino workers in San Francisco earned less than half of what Whites earned, $11,400 compared to $28,197. Assuming a forty hour work week, 52-weeks a year, when calculated into an hourly wage Latinos were earning $5.48/hour as compared to Whites who were earning an average $13.55/hour. Further, between 1980 and 1990 the average income for a Latino worker increased by only $1,634, a 17% increase in per capita income as compared to White earnings of $18,558 representing a 52% change. In addition to Latinos, Figure 15 reveals that the other two minority groups also have low individual earnings when compared to Whites. In 1990, as a group, Asian/Pacific Islanders earned $12,665, African Americans $11,829.

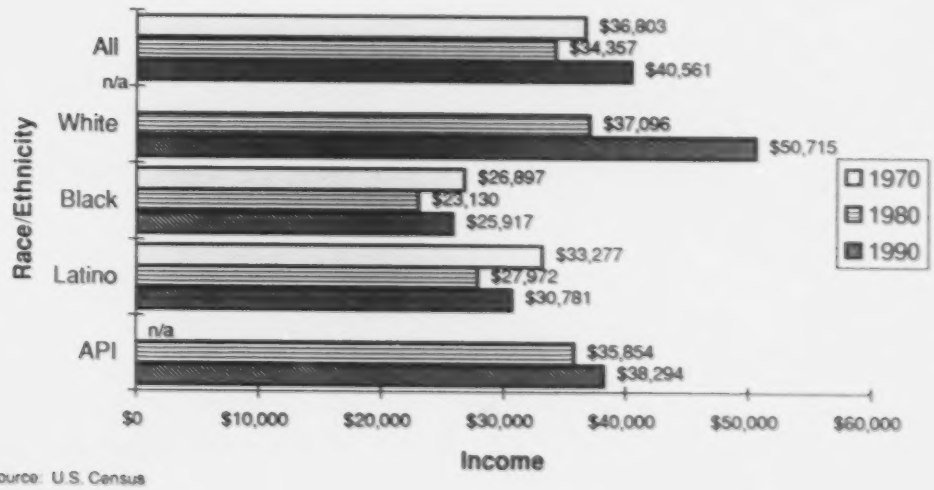
Again, median family income measures the income of all family members over 15 years of age. Since 1980, the median family income of Latinos has been significantly lower than the city average and the second lowest of all groups in the city. As stated, in 1990, as a group Latino workers earned less than half of what White workers earned. Figure 16 shows that although median family income increased for all four groups between 1980 to 1990, Latino families had considerably lower incomes than the city average, $30,781 compared to $40,561 in 1990. Given average per capita earnings for Latino workers in San Francisco, in order for a family household to bring in approximately $30,000, assuming a nuclear family, either two Latino adults would have to work a full-time and one would have to have a second part-time job or, more than two people would have to contribute to the family's income.

Figure 16 shows that the median family income of Asian/Pacific Islanders in 1990 was $38,294, considerably higher than the median family income of Latino or African American families. Given that API per capita earnings were only slightly higher than Latinos, Asian/Pacific Islander families faced the same dilemma as Latinos; in order to bring up their family incomes one or two parents had to work more than one job and/or many family members had to contribute their income to the family. Further, although the median family income of Asian/Pacific Islanders was higher than Latinos or African Americans, it was still considerably below the median family income of Whites, $38,294 vs. $50, 715 in 1990. While African Americans had a higher per capita income than Latinos, they had the lowest median family income, $25,917. This is likely due to the fact that such a high proportion of African American families are headed by single women, 42% (see Figure 9).

FIGURE 16

MEDIAN FAMILY INCOME OF THE POPULATION IN SAN FRANCISCO, 1980 TO 1990

(ADJUSTED TO DOLLARS)



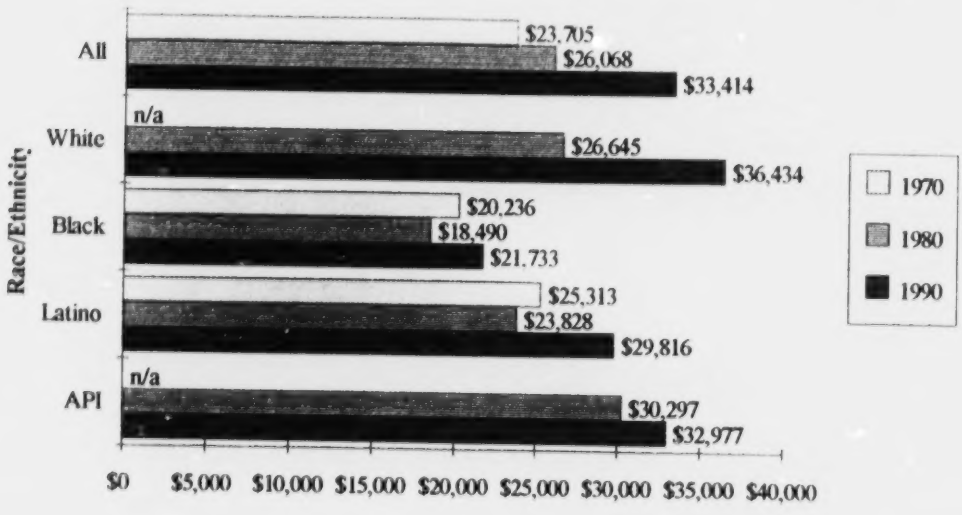
Source: U.S. Census

In stark contrast to both per capita income earnings and median family income, where the income of Whites drastically surpasses the individual earnings of the other racial/ethnic groups, Figure 17 shows that, with the exception of African American households, the median household income of San Francisco households was not as disparate across racial/ethnic lines. In 1990, White households had an income of $36,434, Asian/Pacific Islanders $32,977, and Latinos $29,816. One reason that household income is lower than family income is because a household can be a sole individual, while families are always greater than one. Given that the per capita income of all three racial/ethnic minorities was significantly lower than that of Whites, the more similar levels of household income for Whites, Asian/Pacific Islanders and Latinos is likley due to two factors. The first is a much larger percentage of Whites that live alone. The second is the greater number of people contributing to the total income of individual minority households. As noted, African American households earn far less than the other three groups, $21,733, well below the city average of $33,414.

FIGURE 17

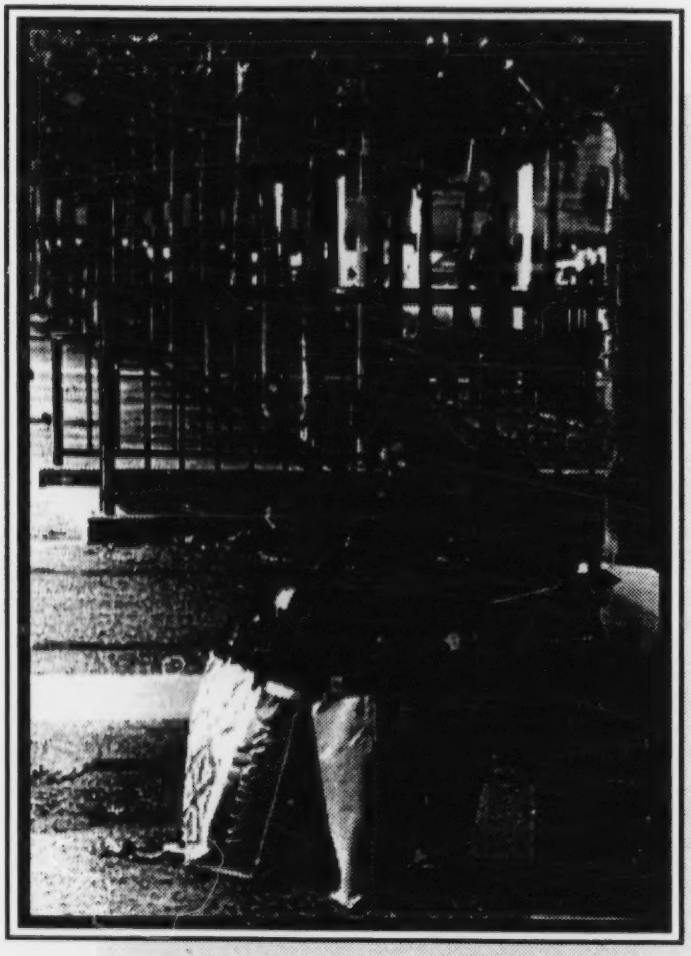
MEDIAN HOUSEHOLD INCOME OF THE POPULATION IN SAN FRANCISCO, 1970 TO 1990

(ADJUSTED TO DOLLARS)



Source: U.S. Census

SUBJECT VII
POVERTY



In 1990, one in every four Latinos in the United States was poor, of these a significant proportion lived in extreme poverty. Contrary to popular stereotypes about poor children living predominantly in single headed, welfare dependent households, in 1990 almost half of all poor Latino children in the United States lived with both of their parents and two-thirds of poor Latino families with children had at least one member of the household working for all or part of the year. In fact, nationally, the majority of Latino families with children are poor not because their parents are not working, but because their earnings are not high enough to pull their families out of poverty. Since 1980 poverty among Latino children in married couple families has increased significantly and more than one quarter of Latino children who live in married couple households are poor.

Nationally, Latino children are over-represented among the poor in proportion to their numbers in the general population. Although they represent only one-ninth of the total child population, between 1980 and 1990, Latino children account for almost half of the increase in the number of children living in poverty. Latino children were almost three times as likely as White children to be poor. According to a Children's Defense Fund (CDF) report entitled *Latino Child Poverty in the United States* (Miranda, 1991), during the 1980's the number of Latino children living in poverty skyrocketed. From 1980 to 1990 the number of poor Latino children increased by more than one million. Half of this increase occurred among Latino children under six years of age. In 1990, 2.6 million of a total 7.2 million Latino children were poor; more than 1 in 3 children. Five out of ten Latino toddlers and preschoolers lived in families whose incomes were so low it could not lift them out of poverty. Nationwide, one-fifth (21%) of all children living in poverty are Latino. The CDF report attributes the following key factors to be responsible for high Latino child poverty:

- *At a time when education has become a cornerstone of economic security in the United States, Latino families with children are more likely to be headed by persons without a high school diploma. More than two-thirds of poor Latino family heads do not have a high school diploma, compared with less than one-half of poor White and Black family heads.*

- *Falling inflation-adjusted wage rates have made it even harder for Latino family heads to pull their families out of poverty through work. Latino men age 25 and older are nearly three times as likely as they were in 1979 to be paid below-poverty wages.*

- *Latino women are less likely to work outside the home and provide a second source of earnings to shield Latino families from poverty.*

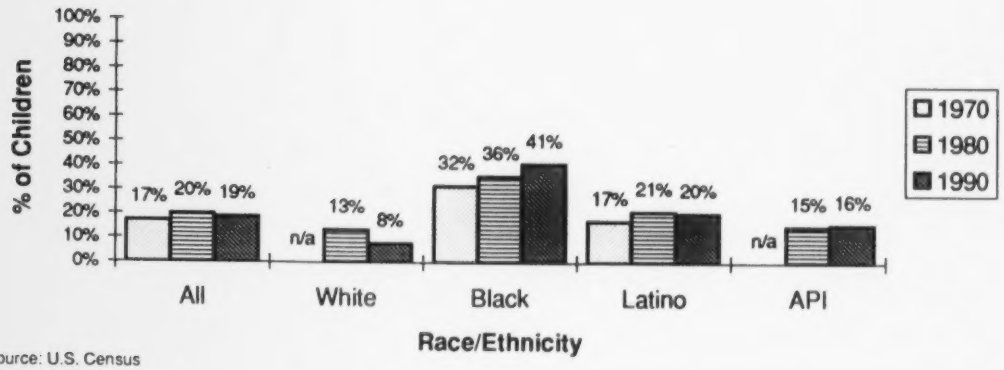
- *As a result of discriminatory hiring and personnel practices, many Latino workers are denied employment or equitable treatment on the job.*

- *Poor Latino families have slightly more children, on average, than White or African American families. Since it takes more income to lift a larger family out of poverty than it does a smaller family, the higher number of children in Latino families makes it harder for Latino families to escape poverty.*

- *The effectiveness of government cash assistance programs in lifting otherwise poor Latino children out of poverty declined markedly during the past decade. In 1979 almost one-fifth of all poor children (Latino and non-Latino) who otherwise would have been poor were pulled out of poverty by government programs. By 1987 only one-tenth were lifted out of poverty.*

FIGURE 18

CHILDREN LIVING IN POVERTY IN SAN FRANCISCO, 1970 TO 1990



Source: U.S. Census

Although Latinos made up only 10% of the total U.S. population, in 1990, almost 20% of the poverty population in 1990 was Latino. (Enchautegui, 1995) Nationally, poverty among Latinos was 26.2% compared as to 8.9% among Whites.

Figure 18 shows that in 1990, almost one fifth of all the children in San Francisco were living in poverty. However, poverty was not evenly distributed among the city's racial/ethnic children. Whites had the lowest poverty rates (8%); African Americans the highest (41%); Latino and Asian/Pacific Islander children in poverty rates were in between, 20% and 16% respectively. Although, there was a slight decline in poverty rates for Latino children between 1980 and 1990, the fact that two out of every ten Latino children is impoverished is disturbing. Poverty rates among African American children were twice as high, four out of every ten African American children were living in poverty in 1990. Between 1980 and 1990, poverty rates among African American children increased by 6%. During this period, the actual number of African American children decreased slightly, an indication that a greater proportion of African American children are living in poverty (see Table 9).

Asian/Pacific Islander children were the only group to have an increase in both the number of children living in poverty and the percentage of poor children in the group population. Whites were the only group to experience a decrease in proportion and actual number of children living in poverty. Between 1980 and 1990, the percentage of White children living in poverty decreased by almost half, from 13% to 8%, and the actual number of children living in poverty from 5,769 to 2,287.

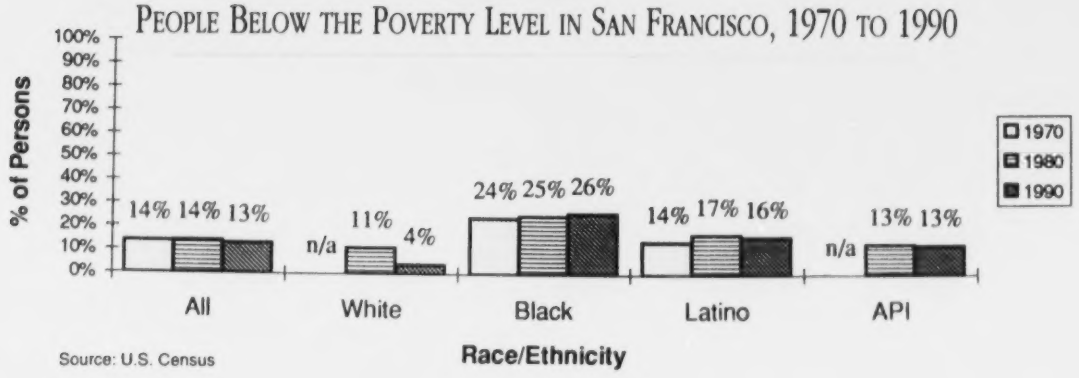
TABLE 9

NUMBER OF CHILDREN LIVING IN POVERTY IN SAN FRANCISCO, 1970 TO 1990

	1970	1980	1990
All	27,377	22,541	21,228
White	n/a	5,769	2,287
Black	11,337	8,086	7,672
Latino	5,928	4,721	4,581
API	n/a	5,159	6,914

FIGURE 19

People Below the Poverty Level in San Francisco, 1970 to 1990



Source: U.S. Census

The socioeconomic mobility of Latinos in San Francisco is constrained by low levels of education, concentration in low-paying jobs, unemployment, linguistic isolation and labor market discrimination. Constraints on social mobility often result in Latino families being trapped in a cycle of poverty despite consistently high levels of labor force participation. Over the past two decades, San Francisco's labor market demand for higher skilled and better educated labor increased considerably. It is likely that this shift resulted in earnings at the lower end of the wage scale deteriorating even further, resulting in even higher levels of poverty among the working poor. Over the past two decades the official percentage of Latinos living in poverty remained steady.

Figure 19 shows that, in 1990, one sixth (14%) of the Latino population in San Francisco was living below the poverty line. Because these figures do not adequately account for the city's undocumented Latino population, the part of the Latino population most vulnerable to economic exploitation and labor market fluctuations, the actual number of Latinos living in poverty is almost certainly higher (Moore and Pinderhughes, 1993). Poverty among African Americans also increased over the two decades. In fact, throughout all the decades studied, African Americans had the highest poverty rates in the city. In 1990, more than one quarter of the population was living in poverty. During this period, the percentage of Whites in poverty decreased and the percentage of Asian/Pacific Islanders living in poverty remained the same.

However, where percentages tell one story, data on the actual number of persons living in poverty tell another. Table 10 shows that, while the percentage of Latinos in poverty decreased slightly, between 1970 and 1990, the actual number of Latinos in poverty increased by 10%, from 14,205 in 1970 to 15,548 in 1990. This can be explained by the fact that, although the Latino population increased, the number of

TABLE 10

Number of Persons Living in Poverty in San Francisco, 1970 to 1990

	1970	1980	% change since 1970	1990	% change since 1980
All	97,617	91,195	-7%	90,019	-1%
White	n/a	43,468	n/a	29,651	-32%
Black	23,109	21,045	-9%	20,096	-5%
Latino	14,205	14,146	0%	15,548	10%
API	n/a	18,697	n/a	26,426	41%

Latinos living in poverty increased at a smaller rate, giving the appearance of a decline in percentage of Latino persons in poverty.

The situation for African Americans was reversed. African Americans experienced a slight decrease in the actual number of persons living in poverty during the same time period, from 23,109 to 20,096. This can be explained by the differing rates of decrease between the African American population as a whole and those African Americans in poverty. Between 1980 and 1990 the African American population declined by 9%, while the number of African Americans in poverty only decreased by 5%; significantly increasingly poverty within the African American community.

Similarly, Table 10 also shows that, although the percentage poverty rate among Asian/Pacific Islanders decreased over time, the actual number of Asian/Pacific Islanders living in poverty increased dramatically by 41.3%, from 18,697 persons to 26,426 persons. This was principally due to the growth of the Asian/Pacific Islander population during this period. As would be predicted, Whites were the only group to see a drop in percentage and in actual numbers in poverty. The actual number of Whites living in poverty decreased very significantly, (31.7%), between 1980 and 1990, from 43,468 to 29,651.

Nationally, between 1980 and 1990, the number of poor Latino married couple families accounted for 49% of the total growth in the number of poor Latino families in the United States in the 1980s. In comparison, the corresponding rate of growth was 7% for African Americans and 25% for Whites. During this period, the rate of poverty among Latino female-headed households remained stable, at about 49%. Latinos also experienced larger increases in poverty than Whites or African Americans. Poverty among the nation's Latino children and families accounted for half of the total growth in the number of America's poor children between 1980 and 1990. In 1991 more than one quarter (27%) of all Latino families lived below the poverty line, more than one in four Latinos, as compared to about 10% of non-Latino families.

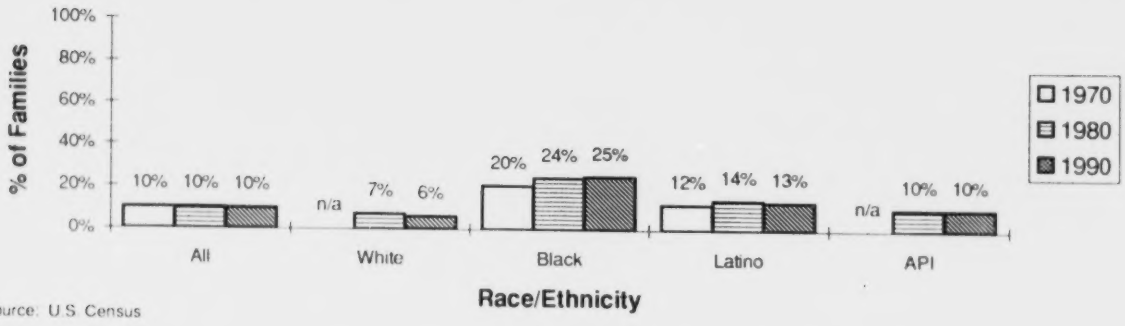
Our demographic analysis of the social and economic condition of Latinos in San Francisco also shows an overall increase in the percentage of Latino families living in poverty. In 1970, 12% of Latino families were living in poverty (see Figure 20). This percentage increased to 14% in 1980, dropping down slightly to 13% in 1990. Of Latino families in poverty, in 1990, 47% were headed by married couples, and 39% were headed by single women (see Figures 22 and 21 respectively). The percentage of families with a single Latina women as head of household fluctuated greatly between 1970 and 1990. In 1970, 46% of Latino families living in poverty were headed by single women. This rate increased sharply in 1980, where 52% of the families were headed by a woman.

The percentage of Asian/Pacific Islander families in poverty remained steady through the decades, at 10%. This does not mean that the number of Asian/Pacific Islander families in poverty did not increase. Remember that there was a huge increase in the Asian/Pacific Islander population between 1980 and 1990 (see Table 1). For the rate of Asian/Pacific Islander families in poverty to remain steady at 10% there had to be a similar percentage increase in the number of families in poverty. The numbers show that this is what occurred. The number of Asian/Pacific Islander families living in poverty increased from 831 in 1980 to 1,107 in 1990. Among Asian/Pacific Islander families in poverty in 1990, married couple families were the majority (72%) (see Figure 22). Asian/Pacific Islander families headed by single women accounted for 16% of families in poverty. Families headed by single women declined since 1980, when 19% of the families in poverty were headed by women.

Again, African Americans had the highest rates of poverty of any group studied. In 1970, African American had an already alarm-

FIGURE 20

Families Below the Poverty Level in San Francisco, 1990



Source: U.S. Census

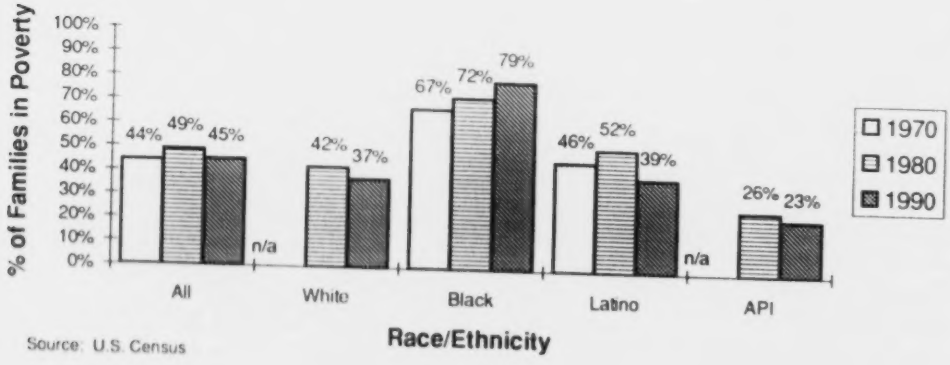
ing rate of 20% poverty among their families. The percentage increased in 1980 and went up even further, in 1990, to one quarter of African American families in San Francisco living in poverty. In 1990 19% of African American families in poverty were headed by married couples and 79% headed by single women. In 1970, 67% of the African American families living in poverty were headed by women The rate jum. ed to 72% in 1980 and increased to 79% in 1990.

For Whites, the percentage of families living in poverty decreased from an already low rate. In 1970, only 7% of White families were living in poverty. This percentage dropped further in 1990, to 6%. In terms of the family composition of poor families, in 1990, 57% of the families in poverty were headed by married couples and 37% were headed by single women. Similar to the decline in the percentage of families in poverty, the percentage of female headed households also dropped. In 1980, families headed by women was 42% of all White families in poverty. This rate dropped to 37% in 1990. Coupled with previous findings, these figures further demonstrate the improving socioeconomic condition of Whites in San Francisco.

Although the Latino population is a young population overall, Latino elderly are a

FIGURE 21

Female-Headed Households Living in Poverty in San Francisco, 1970 to 1990



Source: U.S. Census

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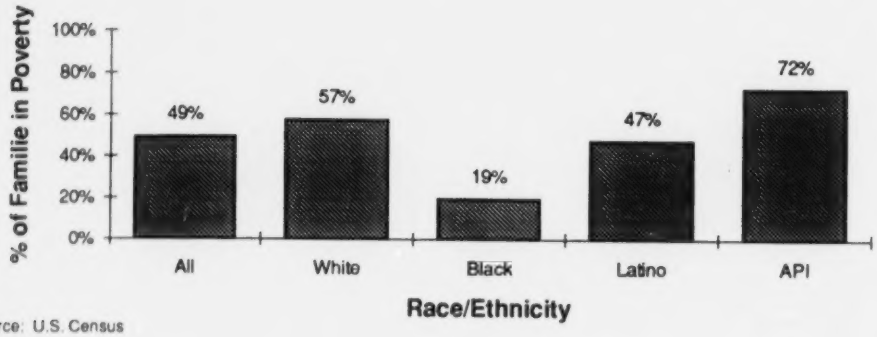
FIGURE 22

MARRIED COUPLES LIVING IN POVERTY IN SAN FRANCISCO, 1990



Source: U.S. Census

growing and economically vulnerable part of the Latino population. Nationally, the Latino elderly are primarily concentrated in four states; more than 70%, (7 out of 10) Latino elderly live in California, Texas, Florida or New York. Latino elderly are also the most urbanized elderly population group in the United States. In 1980, only 11% of Latino elderly lived in rural areas compared to 20% of the African American elderly population and 26% of the White elderly population.

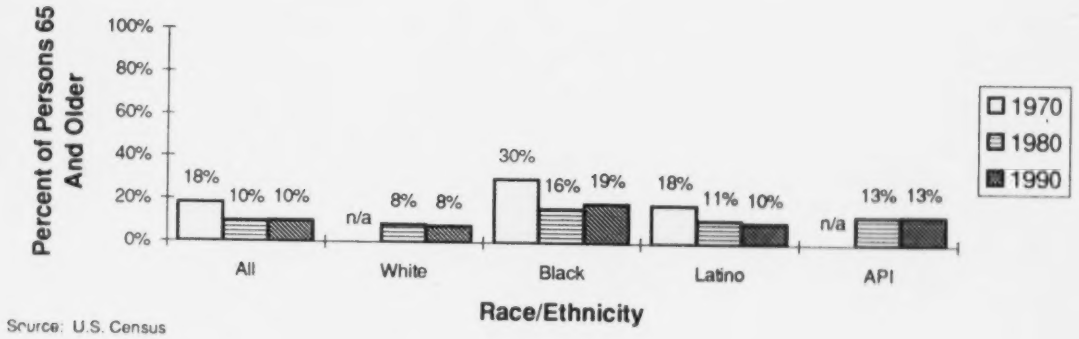
Like most elderly populations, the majority of Latino elderly people are women. Latino elderly are more likely to live with their children and in households where the children, not the elderly persons, are the head of household. Of all elderly Americans, Latino elderly are the least educated. They are more likely to have no formal schooling or to be high school dropouts. They are also more likely to be unemployed if they are still in the labor force. Those elderly Latinos who are employed are concentrated in low-wage, service occupations. They are less likely than Whites or African Americans to receive social security and more likely to be dependent on supplemental security income (SSI) earnings to survive. In 1990, their median per capita income was less than two-thirds that of Whites and their poverty rate twice as high.

Our study reveals that, overall, poverty rates among San Francisco residents sixty-five and older have declined since 1970, but there are significant differences between the rates of the four sub populations. The number of Latino elderly in poverty dropped 38% between 1970 and 1990, from 1,335 to 828, or from 18% of the elderly population to 10% (see Figure 23). For the Asian/Pacific Islander elderly population, there was an increase in the number of elderly living in poverty. Between 1980 and 1990, there was a 42% increase in the number of Asian/Pacific Islander elderly living in poverty, but since there was also a huge influx of Asian/Pacific Islanders during the same period, the representation of elderly Asian/Pacific Islanders living in poverty remained the same, at 13%.

The African American elderly population living in poverty fluctuated between 1970 and 1990. Between 1970 and 1980, the number of African American elderly in poverty dropped 16%, from 1,456 to 1,221. This may be due to the fact that large numbers of African Americans moved out of the city during this period. The difference is especially dramatic when examining percentages. The African American elderly population living in poverty dropped from 30% of the population in 1979 to only 16% in 1980. The exact opposite happened

FIGURE 23

ELDERLY POPULATION LIVING IN POVERTY IN SAN FRANCISCO, 1970 TO 1990



Source: U.S. Census

between 1980 and 1990. The actual number of elderly living in poverty increased by 15%, from 1,221 to 1,407, and their representation of the city's elderly population in poverty rose to 19%. While the White elderly population saw their proportion of persons in poverty remain steady between 1980 and 1990; their actual number decreased by 33%, from 6,235 to 4,147.

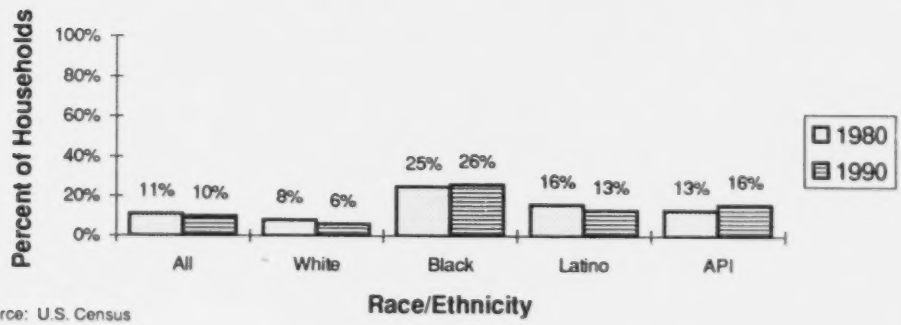
Figure 24 shows the number of households receiving some form of public assistance from the government. This includes, for example, Aid to Families with Dependent Children (AFDC), Food Stamps, and the Women, Infant & Children (WIC) Program. Between 1980 and 1990 the overall percentage of households receiving public assistance in San Francisco decreased slightly from 11% to 10%, representing a decrease from 32,490 households to 31,897 households. Interestingly, although the Latino population grew considerably between 1980 and 1990 (see Table 1) and had high rates of poverty (see Table 10), the percentage of Latino households receiving public assistance fell from 16% to 13%, from 4,602 to 3,804 households during this period. Possible explanations for this decline can be found in national studies which show that Latino married couples are reluctant to use government programs like welfare and are also less likely to take advantage of food stamps or mean-tested cash assistance than are White couples (Enchautegui, 1995).

The figure also shows that the percentage of White households in San Francisco who received public assistance decreased between 1980 and 1990, from 8% to 6%; with a significant drop of almost 6,000 families between 1980 and 1990. In contrast, although there was a decline in the number of African American households receiving assistance, from 8,374 to 7,745, the percentage of households receiving assistance increased from 25% to 26% of households; again due to a decline in the overall population but an increase in the poverty population. Asian/Pacific Islanders were the only group to experience an increase in both the pro-

portion and number of households receiving public assistance, from 13% in 1980 to 16% in 1990, from 5,612 households to 9,966 households. Since the percentage of Asian/Pacific Islander households receiving public assistance rose, the impact was that a greater percentage of Asian/Pacific Islander households were depending on government programs for economic assistance.

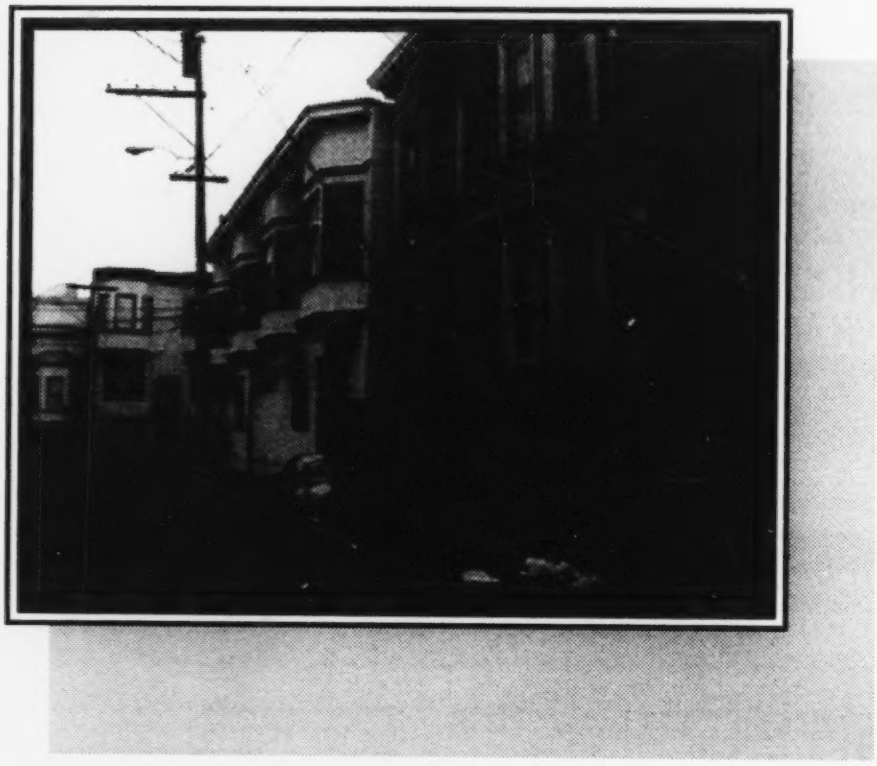
FIGURE 24

HOUSEHOLDS RECEIVING PUBLIC ASSISTANCE IN SAN FRANCISCO, 1980 TO 1990



Source: U.S. Census

SUBJECT VIII
HOUSING



51

Between 1980 and 1990, as San Francisco's population officially increased by 44,985 persons, approximately 15,600 new residential units were constructed, both private and public, across the city.[4] However, this development did not sufficiently provide for the population, especially the non-affluent sector, in a multitude of ways. Namely, the number of units built were too few; the typical size of the housing too small for large size families; and the units too expensive for the level of quality they offered. Other changes in the housing market over the past two decades include: condo conversions, subdivision of single family houses into multi-unit residences, and expansion of existing units into single family dwellings, especially in the case of neighborhoods undergoing gentrification.[5] Ultimately, affordable family housing declined as units were subdivided and transformed into rental units by owners who did not want to sell valuable city property, and/or units were converted for sale on the condominium market.

During this period, many people were forced out onto the streets. The 1980s were a decade characterized by a depressed economy and severe cutbacks in social services. A person was likely to become homeless as a result of lack of work, alcohol or drug abuse problems, or a health condition that required expensive medical attention and depleted any savings that person might have had. Homelessness does not affect just individuals; families with children have consistently been among the ranks of the homeless in the city as low income families are at extreme risk if, for example, the main breadwinner loses his job. It is difficult to accurately measure the number of homeless people during any given period. However, it is possible to identify the increasing severity of homelessness in San Francisco by comparing the number of people turned away from homeless shelters. In the 1990-91 fiscal year alone, there were 14,073 people who sought out emergency shelter who were denied because there were no more beds available. During the 1992-93 period, the number of turnaways had escalated to 28,677 people, a 104% increase.[6]

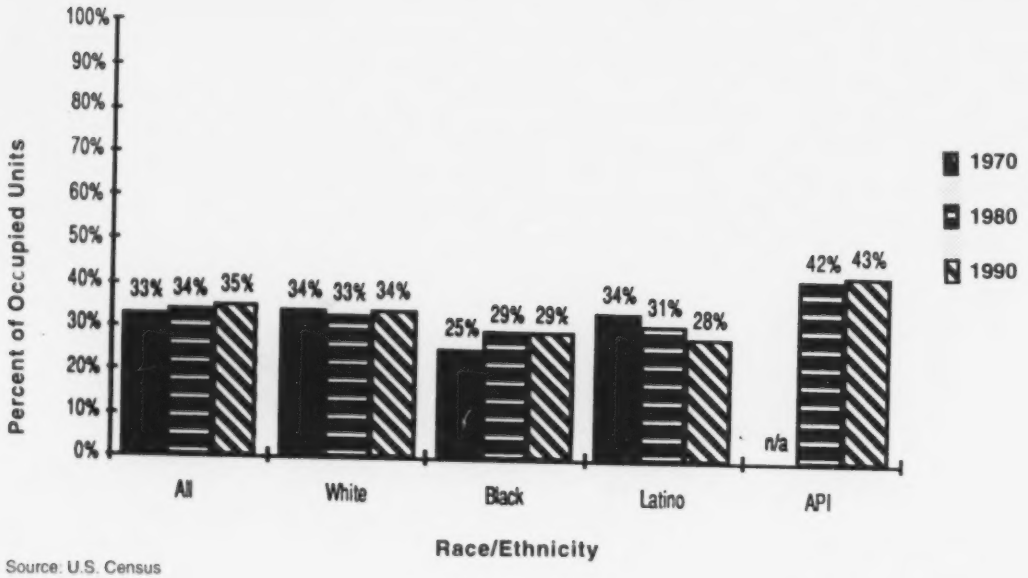
Locating quality affordable housing in San Francisco is difficult for all racial/ethnic groups due to the high values of urban property. As a group, Latinos face certain socioeconomic obstacles which inhibit their ability to afford quality housing. These factors include: low-paying jobs, low per capita and family income levels, high rates of families living in poverty, and large families. In addition, the Latino population has a large proportion of immigrants— both documented and undocumented— many of whom have limited occupational opportunities available to them due to language barriers, lack of skills or experience, labor market discrimination related to race, ethnicity, language and/or immigration status. Consequently, many Latinos, especially renters, are living in housing that is beyond their means.

In 1990, 10,018 Latinos renters (48% of the Latino renting population), regardless of income, were paying 30% or greater of their income for gross rent. According to the Department of Housing and Urban Development's standard of affordable housing, this means they were paying more than they could afford. Surely, in some of these cases, the quality of housing was inadequate— whether the unit was too small for the family and created problems of overcrowding,[7] or it lacked full plumbing or heating. The other side of this is that, because the cost of rent was so high, these renters had less monthly income to spend on other necessities such as food, clothing, transportation, and medical expenses. The extreme costs of housing are directly related to the socioeconomic standing of the Latino population in San Francisco. The following analysis documents the housing conditions of the Latino population in relation to other racial/ethnic groups in the city.

FIGURE 25

CHANGE OVER TIME IN OWNER-OCCUPIED HOUSEHOLDS OF THE POPULATION, 1970 TO 1990

(AS A PERCENTAGE OF EACH RACIAL/ETHNIC GROUP)



Source: U.S. Census

Thirty-five percent of the occupied housing in San Francisco was owner-occupied in 1990. This was a slight increase proportionally from 33% in 1970, and an increase numerically from 97,036 in 1970 to 105,497 in 1990. However, as Figure 25 shows, the home ownership patterns across racial/ethnic groups varied widely over time. Whites closely matched the city averages across decades and, by 1990, their rate of home ownership was 34%. The extremely high rates of home ownership for Asian/Pacific Islanders stand out in both decades for which they were reported. In 1980, 42% of the Asian/Pacific Islander population owned their own homes, compared to 34% of the general public. In 1990, 43% of Asian/Pacific Islanders owned their own homes compared to 35% of the general population.

In contrast Latinos had the lowest rate of home ownership, in 1990, 28%, far below the city average. Latino home ownership rates dropped from a high of 34% in 1970, which was also higher than the city average, to 31% in 1980 and then to the already mentioned 28% in 1990. Latinos, more than any other racial/ethnic group, have been experiencing significant decreases in owner-occupied housing in San Francisco since 1970. This can partially be attributed to immigrant groups who moved into the city without substantial resources for purchasing homes. African Americans maintained an ownership rate of 29% in both 1980 and 1990. Although the percentage is the same, in actual numbers it represents a decrease of close to 1,150 owner-occupied households among African Americans. If trends continue at these rates, both Latinos and African Americans will be pushed out of the competitive housing market in the coming decades while Whites and Asian/Pacific Islanders maintain ownership rates higher than 30%, if not well above this mark.

TABLE 11

OWNER OCCUPIED HOUSEHOLDS OF THE POPULATION IN SAN FRANCISCO, 1970 TO 1990

(TOTAL OF OWNER OCCUPIED HOUSEHOLDS IS THE UNIVERSE)

	Total	White	%	Black	%	Latino	%	API	%
1970	97,036	78,713	81%	8,213	8%	10,732	11%	n/a	n/a
1980	100,786	68,598	68%	9,880	10%	8,583	9%	18,359	18%
1990	105,497	60,879	58%	8,746	8%	8,723	8%	27,560	26%

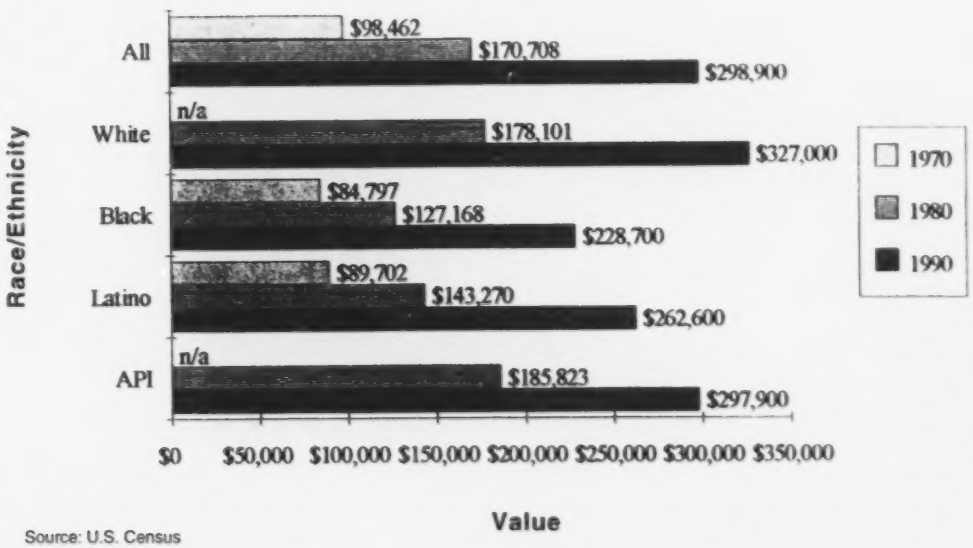
Table 11 shows that the overwhelming majority of homes in San Francisco have been owned by Whites, 58% of all homes in 1990. Latino home ownership rates dropped from 11% in 1970 to 8% in 1990, with over 2,000 fewer Latino homeowners in 1990 than in 1970. Asian/Pacific Islanders experienced an increase in home ownership over the 1980 and 1990 decade, from 18% to 26%. African Americans had a home ownership rate of 8% in 1970, which rose to 10% in 1980 and then fell back to 8% in 1990. However, although their percentage of home ownership remained the same, numerically, African Americans had over 500 more homeowners in 1990 than in 1970.

Overall, the trend for future home ownership in San Francisco appears to be that Whites will lose their hold on home ownership somewhat as Asian/Pacific Islanders increase their share of home ownership. Latinos and African Americans will continue to have the lowest share of home ownership with rates declining as they get pushed farther out of the city's competitive housing market.

FIGURE 26

MEDIAN HOUSING VALUES IN SAN FRANCISCO, 1970 TO 1990

(ADJUSTED TO 1990 DOLLARS)



Source: U.S. Census

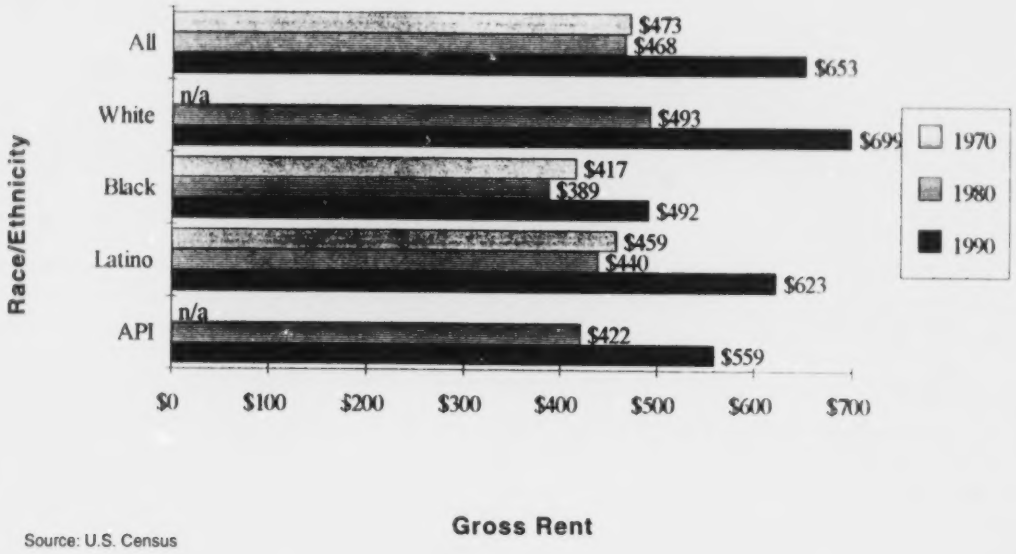
Figure 26 shows that as median housing values for the total population more than tripled, only Whites consistently maintained housing with values that were higher than those of the total population. In contrast, African Americans consistently owned housing of least value; by 1990 their housing values were more than $70,000 below the average. In sharp contrast, Asian/Pacific Islanders fared relatively well compared to the average value of homes in the city. In 1980 Asian/Pacific Islanders had housing values approximately $15,000 more than the average, at $297,900 in 1990 they were only $1,000 below the city median value for the total population. From 1970 to 1990 the gap in median housing values between that of the Latino population and that of the general population increased dramatically. In 1970 the value of a typical house owned by Latinos was $8,760 less than the value of a typical house in the overall city. In 1980 the difference in housing value was $27,438, and in 1990 it was $36,300. In other terms, the value of the typical house owned by Latinos was only worth 88% of the typical house in San Francisco. Latinos and African Americans, even those fortunate enough to own their own homes, face significant economic problems in that the homes they can afford are worth far less than homes owned by Whites. In the case of African Americans in 1990, the value of the typical house was almost $100,000 less than the typical house in the White community. These are strong indicators of the growing socioeconomic disparity among the population among racial/ethnic lines.

Figure 27 shows the wide fluctuation in median gross rents (rent plus the cost of utilities) paid by each racial/ethnic group. In 1980 and 1990, only Whites had higher median gross rents than the rents for all persons in San Francisco. Latinos consistently had the highest gross rents of the three minority groups. For example, in 1980, Latinos had a median gross rent of $440. This is $51 a month, or $612 a year, more than African Americans and $18 a month, or $216 a year more, than Asian/Pacific Islanders. From 1980 to 1990 all subgroups experienced increases of at least 25%. Whites led the way with a percent increase of 41.8%; Latinos followed with an increase of 41.6%. Asian/Pacific Islanders came next with 32.5% and African Americans after that with a percent change in median gross rents of 26.5%. In addition to having the highest median gross rent for minorities, Latinos are likely living in situations where they are paying extremely high rents for units that are lacking in quality. Latinos had high incidence of overcrowding in rental units (see Table 12); over 1 in 4 (25.8%) Latino rental units which were surveyed were overcrowded in 1990.

The standard definition of affordable-housing is that no more than 30% of a household's income should be paid towards gross rent (rent plus the costs of utilities). In 1990, it was evident that for all racial/ethnic groups, overwhelming proportions were living in housing that they could not afford. Of all households in San Francisco, 45% were paying 30% or more of their income towards rent. Not surprisingly, Whites were the only group to have a rate lower than the city average, 42%. In contrast, African Americans had a majority of their households paying for rental units beyond their means, 52%. Large portions of Latinos, 48%, and Asian/Pacific Islanders, 46%, also devoted more of their resources towards high rental costs than they can afford according to accepted standards. As a consequence, for all of these renters, regardless of race/ethnicity, they have been forced to cut back spending in other vital areas, such as food, clothing, health care, and transportation, as well as funds they

FIGURE 27

MEDIAN GROSS RENT IN SAN FRANCISCO, 1970 TO 1990



Source: U.S. Census

might have invested in savings for the future. San Francisco's rental housing market is clearly too expensive for many households and is having a profound effect on their standard of living.

A household is considered "overcrowded" when there is more than one person per room in the unit. In San Francisco in 1990, Latinos and Asian/Pacific Islanders had significantly higher incidence of households living in overcrowded conditions than the other racial/ethnic groups. In the Latino and Asian/Pacific Islander communities, more than one in four households were overcrowded; Latinos had a rate of 26% and Asian/Pacific Islanders had a rate of 27%. In comparison 10% of African American households lived in overcrowded conditions, which is still a large segment of the population but far below those of Latinos and Asian/Pacific Islanders. Whites had the lowest rate of overcrowded households, only 2%, placing them as the only group to have a lower rate than the city's average for all households. It appears that the size of the units that Latinos and Asian/Pacific Islanders, on a group basis, choose to live in are no match for the number of people they have living in their households. This is due in part to the larger size of the average Latino and Asian/Pacific Islander families, as well as the short supply of affordable, quality housing for larger families and households.

FIGURE 28

GROSS RENT GREATER THAN 30% OF INCOME IN SAN FRANCISCO, 1990

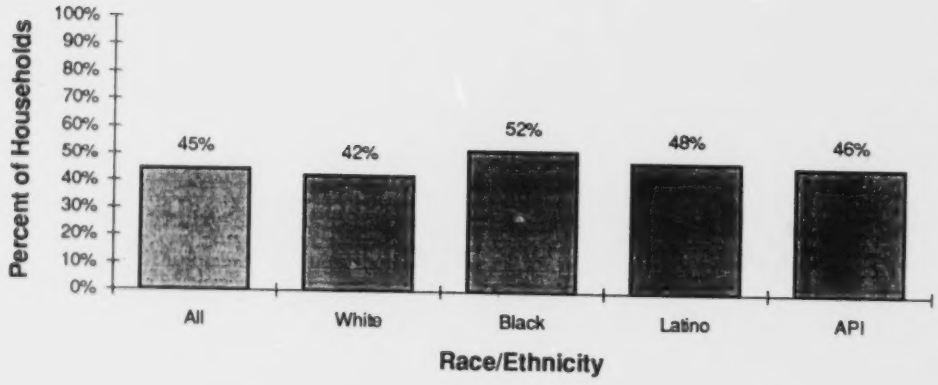
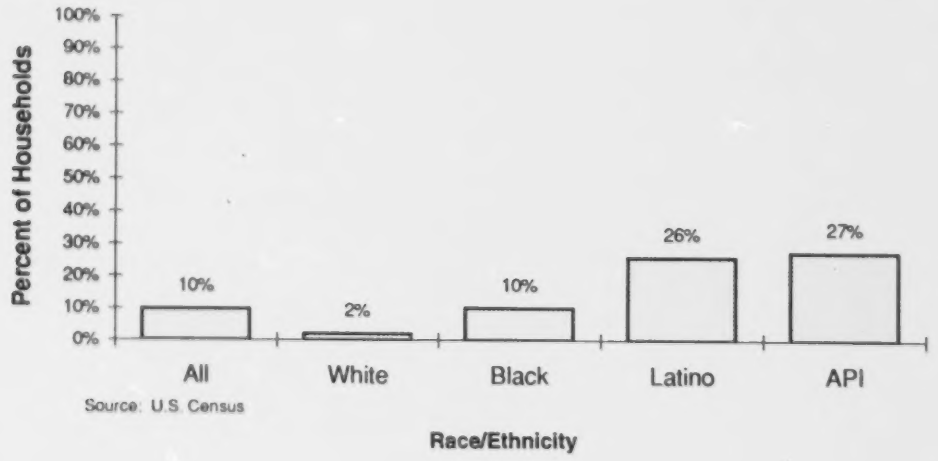


FIGURE 29

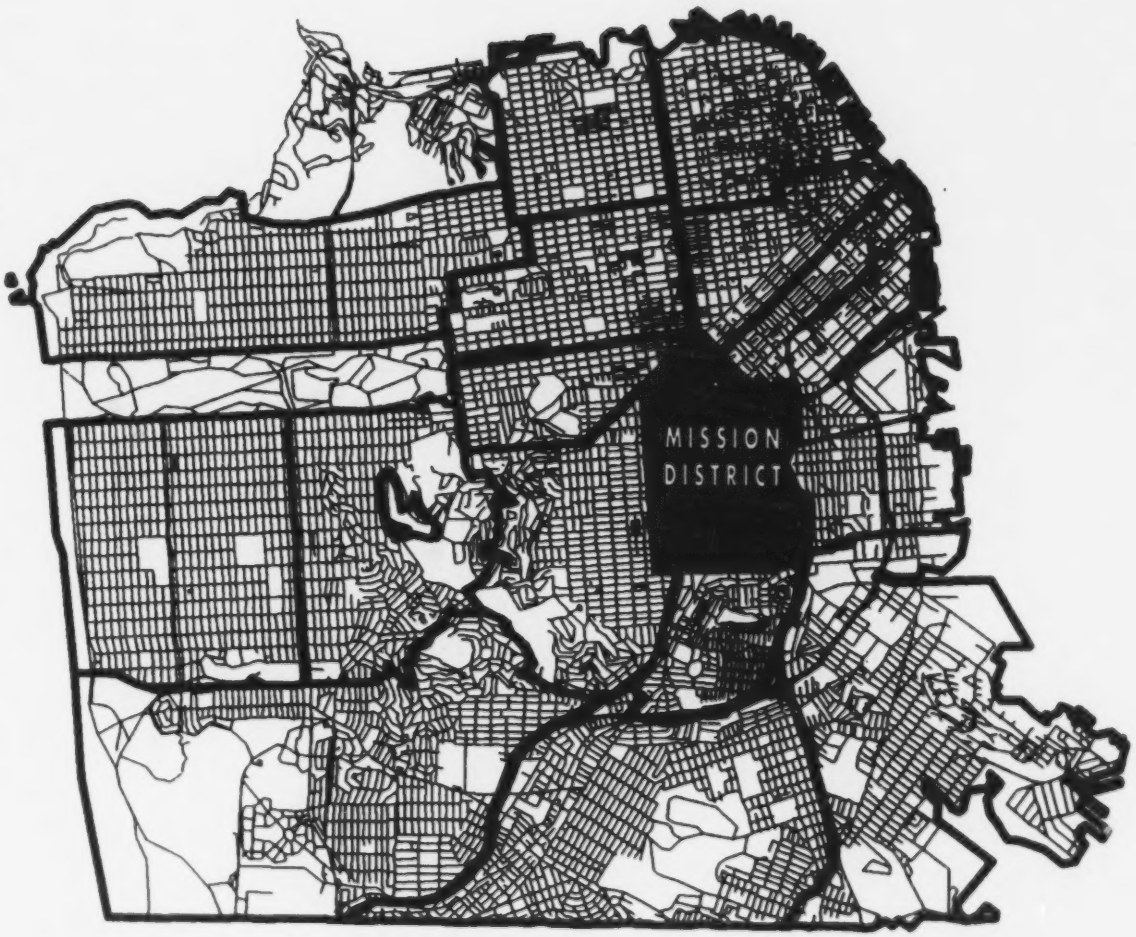
HOUSEHOLDS LIVING IN OVERCROWDED CONDITIONS IN SAN FRANCISCO, 1990



SECTION TWO

THE SOCIOECONOMIC CONDITION OF FAMILIES & CHILDREN IN THE MISSION DISTRICT, 1970-1990 THE LATINO POPULATION

MAP HIGHLIGHTING THE MISSION DISTRICT



Prepared by Elisa Barbour (Public Research Institute)

INTRODUCTION

Nestled between Protrero Hill on the east, Bernal Heights on the south, Noe Valley and the Castro district on the west and Civic Center on the north, the Mission district is the city's Latino residential and business enclave.

Over the past two decades, the composition of the district's population has shifted, increased and changed significantly. During this period, Whites moved out and Latinos, predominantly from Central America, and Asian/Pacific Islanders, predominantly Chinese, moved in. The district's official total population count increased by about 5,000 people. The White population declined from 81% of the district population to 30% and the Latino population increased from 45% of the population to 52%.[8] The number of Asian/Pacific Islanders in the district increased significantly and the numbers of African Americans decreased slightly.

The district's Latino population is very diverse. The largest subgroup are of "Mexican-origin" (41%). Central and South Americans of various national origins make up about 53% of the "other Hispanic origin" population category; the majority of whom are from El Salvador, Nicaragua and Guatemala. 3% of Latinos in the district are of "Puerto Rican origin", 1% of "Cuban origin."

The Mission has always been one of the poorest districts in the city. Compared to incomes in San Francisco overall, individual incomes in the Mission are low. In 1990, on average, a Mission resident earned $11,819, compared to $19,695 in the city overall. However, as in the city generally, there were large differences in earnings between racial/ethnic subgroups in the Mission. As a group, Whites earned the most ($17,654), Latinos the least ($8,085), African Americans only slightly more than Latinos ($8,856) and Asian/Pacific Islanders only a bit more than African Americans ($9,888).

In 1990, 21% of Latino families in the district were living below the poverty level. This figure is almost certainly an underestimation since it does not account for many undocumented Latinos who reside in the Mission and are, typically, the most poor (Moore & Pinderhughes, 1993). Other groups in the Mission also have high rates of poverty. Fifty-four percent of African American families, 19% of Asian/Pacific Islander families, and 14% of White families in the district were in poverty. Thirty percent of Latino children, 78% of African American children, 28% of Asian/Pacific Islander children, and 25% of White children in the district were living in poverty. Sixty seven percent of African American children living in female-headed households and 62% of Asian/Pacific Islander children in female-headed households were impoverished. There were also high rates of poverty among married couple families.

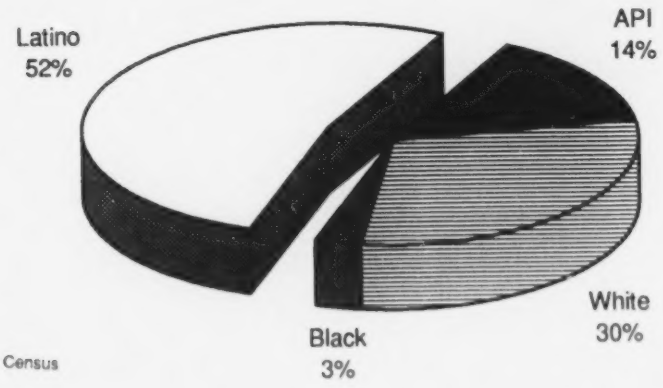
Almost half of the Mission residents in the district spoke Spanish in 1990. Fifty-eight percent identified themselves as unable to speak English "very well," and 35% reported that they lived in "linguistically isolated households." As discussed in the previous section, mastery of the dominant language has implications for education, job training and employment opportunities. Language mastery has often been used to explain high rates of unemployment among Latinos and may partially explain why unemployment is high in the Mission compared to the city overall. However, it is important to note that rates of unemployment in the district are also high for African Americans (11%) who are not "linguistically isolated."

Although the educational attainment of all Mission residents increased over the past two decades, Latinos still lag behind other groups, in 1990, Latinos had the highest high school drop out rate (57% compared to the district average of 37%) and the lowest college attendance rate (22% compared to the district average of 45%).

SUBJECT I
GENERAL CHARACTERISTICS

FIGURE 1M

TOTAL POPULATION OF THE MISSION DISTRICT, 1990



Source: U.S. Census

According to the U.S. Census, in 1990, Latinos made up 53% of the Mission district population, a significantly greater percentage of the district's population than their proportion in the city overall (14%).

Over the past two decades, the Latino population in the Mission increased and became the dominant group. In 1970, there were 23,183 Latinos in the Mission, representing 45% of the population. Though there was a slight decrease in the official number of Latinos in 1980, down to 22,981, their percentage share increased slightly because the overall population decreased at a faster rate than that of the Latino population. By 1990 there was a rise in both the proportion (52%) and actual number (29,574) of Latinos in the Mission.

During this period, there was also an increase in the Asian/Pacific Islander population. In 1980, Asian/Pacific Islanders numbered 5,484 persons, or 11% of the population. This number increased significantly in 1990, bringing the number of Asian/Pacific Islanders living in the Mission to 8,140, 14% of the population. Both African Americans and Whites experienced a decline in numbers and representation. In 1970, African Americans had 2,713 persons, or 5% of the population, living in the Mission. By 1990, the number of African Americans dropped to 1,751, (3% of the total population). During this period, poverty among African Americans became more concentrated. In 1970 Whites were clearly a majority of the district's population (81%). By 1980 their numbers had decreased significantly, from 42,107 to 18,550 (37%). By 1990, the number of Whites decreased even further to 16,914, 30% of total Mission district population. In summary, between 1970 and 1990, the proportion of Whites in the district declined significantly, from 81% to 30% of the total district population and the Latino and Asian/Pacific Islander populations increased significantly.

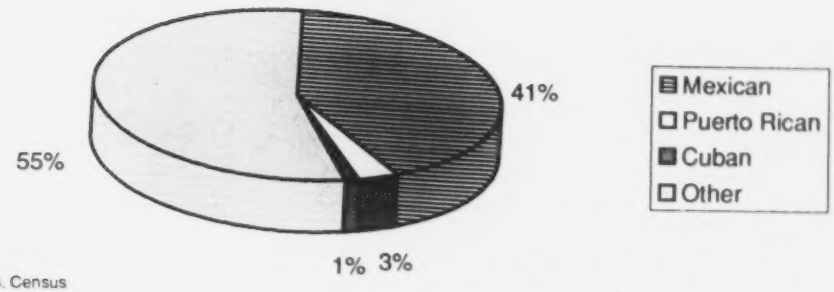
TABLE 1M

TOTAL POPULATION OF THE MISSION DISTRICT, 1970 TO 1990

Year	All	White	%	Black	%	Latino	%	API	%
1970	51,874	42,107	81%	2,713	5%	23,183	45%	n/a	n/a
1980	50,226	18,550	37%	1,836	4%	22,981	46%	5,484	11%
1990	57,016	16,914	30%	1,751	3%	29,574	52%	8,140	14%

FIGURE 2M

LATINO POPULATION BY TYPE OF ORIGIN, MISSION, 1990,



Source: U.S. Census

Figure 2M shows that the district's Latino population is very diverse. As stated previously, the largest subgroup are of "Mexican-origin" (41%). Central and South Americans of various national origins make up about 53% of the "other Hispanic origin" population category; the majority from El Salvador, Nicaragua and Guatemala. 3% of Latinos in the district are of "Puerto Rican origin", 1% of "Cuban origin."

In 1990 a majority (62%) of the Mission's population spoke a language other then English. In the Latino community, almost everybody (91%) spoke a a second language. A large percentage of Latinos reported that they did not speak English well (58%) and 35% reported that they lived in "linguistically isolated households." Similarly, 86% of Asian/Pacific Islanders spoke a language other than English and, like Latinos, a large percentage of them reported being linguistically isolated, 40%. Fifty-four percent of the Asian/Pacific Islanders living in the Mission reported that they did not speak English "very well". African Americans and Whites showed an opposite pattern. For both African Americans and Whites, a relatively small percentage, 8% and 14% respectively, spoke another language. Four percent in the African American community and 5% in the White community reported that they did not speak English well and only 1% of the African American community and 3% of the White community that they were linguistically isolated.

TABLE 2M

LANGUAGE SPOKEN AT HOME, MISSION, 1990

	speak other than English	do not speak English "Very Well"	in linguistically isolated households
All	62%	38%	24%
White	14%	5%	3%
Black	8%	4%	1%
Latino	91%	58%	35%
API	86%	54%	40%

SUBJECT II

AGE

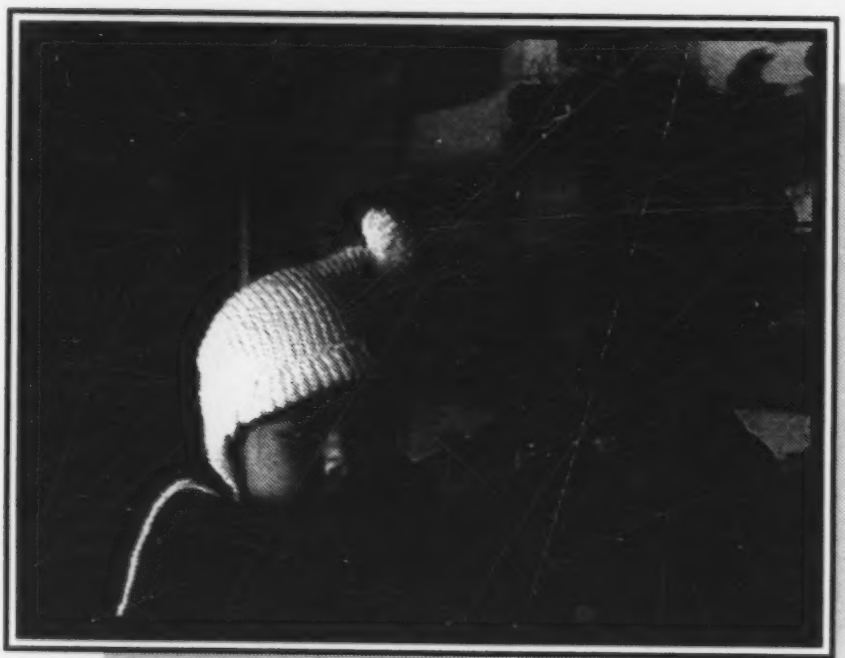


TABLE 3M

AGE OF THE POPULATION, MISSION, 1970 TO 1990

Under Five	1970	1980	1990
All	9%	7%	6%
White	n/a	6%	3%
Black	12%	12%	10%
Latino	12%	10%	8%
API	n/a	8%	7%

Under 18	1970	1980	1990
All	28%	23%	21%
White	n/a	18%	8%
Black	31%	36%	32%
Latino	39%	32%	28%
API	n/a	29%	25%

18+	1970	1980	1990
All	72%	77%	79%
White	n/a	82%	92%
Black	69%	64%	68%
Latino	61%	68%	72%
API	n/a	71%	75%

65+	1970	1980	1990
All	12%	11%	9%
White	n/a	16%	12%
Black	4%	4%	6%
Latino	5%	7%	7%
API	n/a	9%	10%

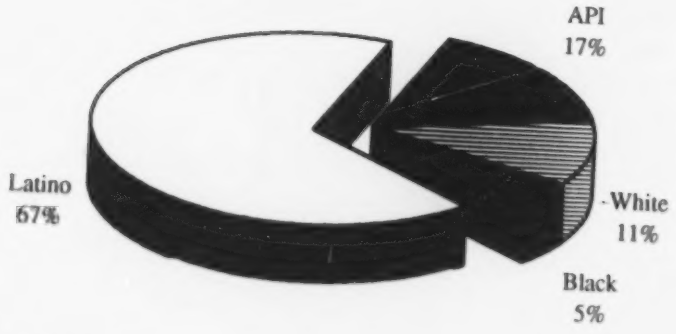
Overall, the Mission population was older in 1990 than in 1970. However, all three non-White groups consistently had populations that are younger than the average. For example, although the Latino population under the age of five decreased from 12% to 8% between 1970 and 1990, these rates were 2% or 3% greater than the Mission's average, of 9% in 1970 and 6% in 1990. Similarly, in 1970, 28% of Latinos were under the age of 18, a rate that was 7% greater than the Mission average of 21%.

African Americans had the largest proportion of young people and the lowest proportion of elderly people of all four groups. Thirty-two percent of all African Americans in the district were under age eighteen; 6% of African Americans in the district were over age 65 years of age. Asian/Pacific Islanders and Whites had the largest proportions of elderly in the district (10% and 12% respectively). Whites were the only group to have under age five and under age eighteen population rates that were lower than the Mission average. In 1980, persons under five represented only 6% of the White population. This decreased even further in the following decade, to only 3%. There was an even greater decline in the under eighteen percentages, between 1980 and 1990, the representation of Whites under the age of eighteen declined significantly from 18% to 8%.

Figure 3M shows that, among Latinos, Asian/Pacific Islanders and African Americans, the proportion of people under age eighteen is greater than each group's proportion of the overall district population. For example, Latinos made up 67% of people under the age of eighteen, but were 53% of the overall population. Both Asian/Pacific Islanders and African Americans had young populations which exceeded their total population proportions in the Mission, 17% and 5% respectively. In contrast, Whites had a very low proportion of young people (11%) compared to their proportion of the overall population in the Mission (30%). The vast majority of Whites who lived in the Mission in 1990 were over age eighteen, (92%).

FIGURE 3M

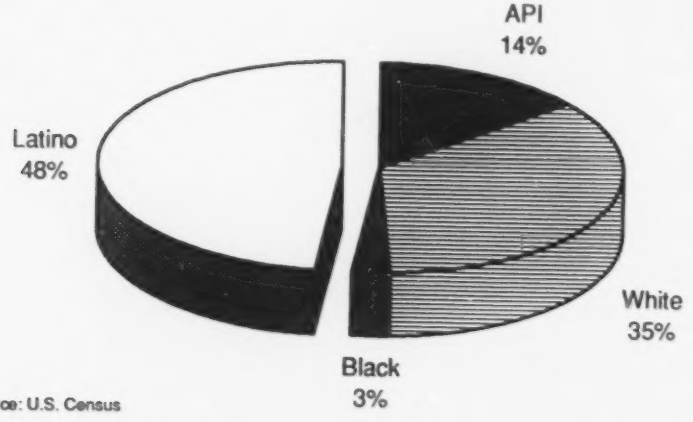
POPULATION UNDER EIGHTEEN YEARS OF AGE, MISSION, 1990



Source: U.S. Census

FIGURE 4M

POPULATION EIGHTEEN YEARS OF AGE AND OVER, MISSION, 1990

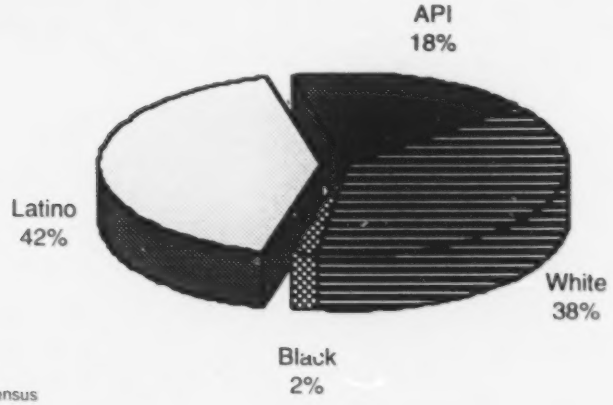


Source: U.S. Census

The adult population configured in Figure 4M resembles the racial/ethnic makeup of the overall Mission population (see Figure 1M) although there is a slightly lower Latino percentage and greater White percentage. Of people age eighteen years and older, Latinos made up the greatest proportion (48%). The figure for the Latino population is high due to the fact that the majority of the Mission population is of Latino origin. Whites made up over a third of the adult age group (35%). The figure for the White population is high due to the fact that the majority of Whites in the district are over 18 years of age.

FIGURE 5M

PERSONS SIXTY-FIVE YEARS OF AGE AND OVER, MISSION, 1990



Source: U.S. Census

In 1990, only 9% of the total Mission district population was 65 years old or older. Among the elderly, the racial/ethnic breakdown of the Mission population was also very similar to the racial/ethic division for the district as a whole. In 1990, Latinos made up 42% of the elderly population in the Mission and 53% of the general population. Asian/Pacific Islanders constituted 18% of the elderly population and 14% of the general population. African Americans made up 2% of the elderly population and 3% of the Mission's population, Whites 38% of the elderly population and 30% of the Mission population. (see Figure 5M)

Similar to the overall city breakdown, there were significantly more elderly Latino women than men in the Mission district in 1990, 65% and 35% respectively, a pattern which held over the two decades (see Table 4M). The trend was also evident for two of the other three groups. Table 4M shows that the female composition of the elderly population in the Asian/Pacific Islander population rose from 42% in 1980 to 53% in 1990. Similarly, in the White population, 61% of the elderly population was female in 1980, increasing to 66% in 1990. The only group to experience a decrease in the percentage of elderly women was the African American population, declining from 73% in 1970, to 64% in 1980 and then increasing slightly, to 67%, in 1990.

TABLE 4M

PERSONS SIXTY-FIVE YEARS OF AGE AND OVER, BY GENDER, MISSION, 1990

	1970		1980		1990	
	Female	Male	Female	Male	Female	Male
All Persons	57%	43%	60%	40%	61%	39%
White	n/a	n/a	61%	39%	66%	34%
Black	73%	27%	64%	36%	67%	33%
Latino	56%	44%	64%	36%	65%	35%
API	n/a	n/a	42%	58%	53%	47%

SUBJECT III
HOUSEHOLD COMPOSITION

TABLE 5M

HOUSEHOLD FORMATION OF THE POPULATION, MISSION, 1990

	All	White	Black	Latino	API
Total	57,016	16,914	1,751	29,574	8,140
In Household	54,618	16,008	1,578	28,747	7,965
Householders	19,950	8,917	596	7,955	2,224
Fam. Hsholder	9,766	2,164	338	5,585	1,649

Table 5M shows that the vast majority of Latino households in the Mission are family households. In contrast to other racial/ethnic groups and the district average, the Latino rate (70%) far exceeded that of Whites (24%), African Americans (57%), and the overall average (49%). In addition, Latinos who lived alone in 1990 made up only 20% of householders, significantly lower than the district average of 34%. Asian/Pacific Islander household formation was similar to Latinos; 74% of Asian/Pacific Islander householders were heads of families and only 19% of householders lived alone in 1990. In comparison, in African American households, 57% of householders headed families and 43% were non-family householders. Of the 596 African American householders in the Mission, 1/3 lived alone, a rate similar to the district average. The White population differed from the other racial/ethnic groups in terms of the predominance of non-family householders over family householders, (76%). Almost half of all White householders in the Mission lived alone (49%).

Almost all the elderly in the Mission district lived in households in 1990. This was especially true for Latinos and Asian/Pacific Islanders, both of whom had "In Household" rates of 98%. This means that most of these elderly people were living with other people in a home, be they family members or other people. With 61% of elderly Latinos and 53% of elderly Asian/Pacific Islanders as head of households, we conclude that most of the elderly in these two groups were living with families who helped provide for them. Even though the head of household rates seem high, the small "Living Alone" rates of both groups, 27% for Latinos and 14% for Asian/Pacific Islanders, provide further evidence that most of the elderly in these two groups live with other people (see Table 6M).

For African Americans and Whites the situation was slightly different; both had "Householder" rates above the average Mission rate of 67%, 72% for African Americans and 80% for Whites. Both groups had "Institutionalized and Group Quarter" rates that were three to four times greater than that of Latinos or Asian/Pacific Islanders. In addition, their respective "Living Alone" rates for elderly populations were also higher than the Mission's average. African Americans had 35% of their elderly population living alone, Whites 51%, the highest proportion of elderly living alone for all four groups.

TABLE 6M

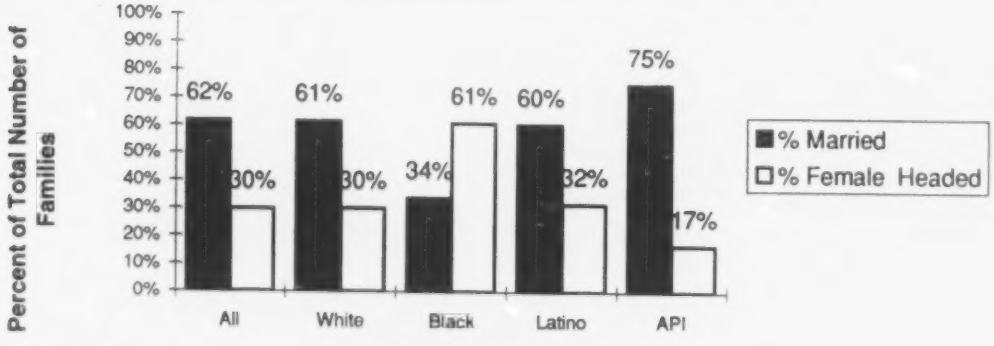
HOUSEHOLD FORMATION OF THE ELDERLY POPULATION, MISSION, 1990

	All	White	Black	Latino	API
% 65+	9%	12%	6%	7%	10%
In Households	95%	92%	92%	98%	98%
Householder	67%	80%	72%	61%	53%
Spouse	13%	11%	17%	12%	17%
Institutionalized & Group Quarters	5%	8%	8%	2%	2%
Living Alone	35%	51%	35%	27%	14%

Figure 6M shows patterns of family formation (married couple and headed by a single woman) in the Mission district in 1980 for all groups. In 1980, nearly two-thirds of families were headed by married couples and approximately one-third of families headed by women. Latinos and Whites followed the overall district trend quite closely. Asian/Pacific Islanders had the lowest rate of female-headed families (17%) and their rate of married couple families soared above any other group at 75%. In contrast, African Americans countered the trend for the general population in the Mission. In 1980 about two-thirds of African American families were female-headed and one third of African American families were headed by married couples. Given the strong relationship between female headship and poverty, the relatively high rates of female headship in all four Mission subgroups, including Asian/Pacific Islanders, were a predictor of high rates of poverty in the district.

FIGURE 6M

FAMILY FORMATION OF THE POPULATION, MISSION, 1980

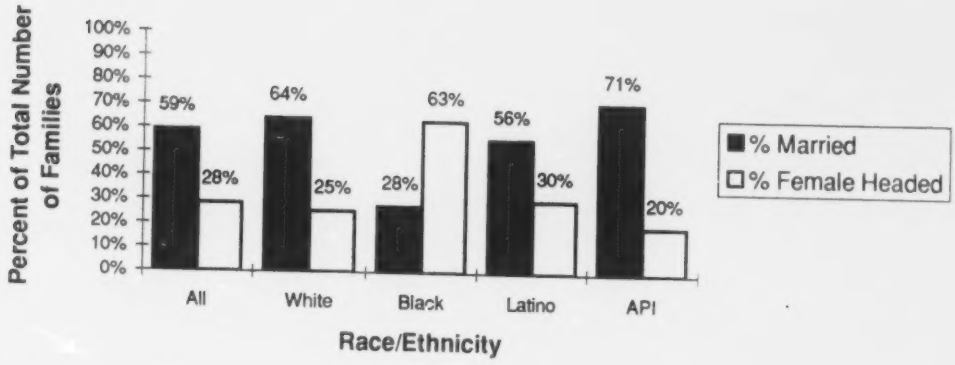


Source: U.S. Census

Together, Figures 6M and 7M show that between 1980 and 1990 there were variations across racial/ethnic groups in terms of the changes that occurred in family formation. For the general Mission population, and for Latinos, there were slight decreases in the percentage of both married couple and female-headed families. In 1990, 56% of Latino families were headed by married couples and 30% were female-headed. For African Americans and Asian/Pacific Islanders the rate of married couple families also decreased, but, in contrast to Latinos, female-headed family rates increased. African Americans still had more than double the rate of any other racial/ethnic group of female-headed households (63%). Whites stood out as the only group which had an increase in married couples and a decrease in female-headed families between 1980 and 1990.

FIGURE 7M

FAMILY FORMATION OF THE POPULATION, MISSION, 1980

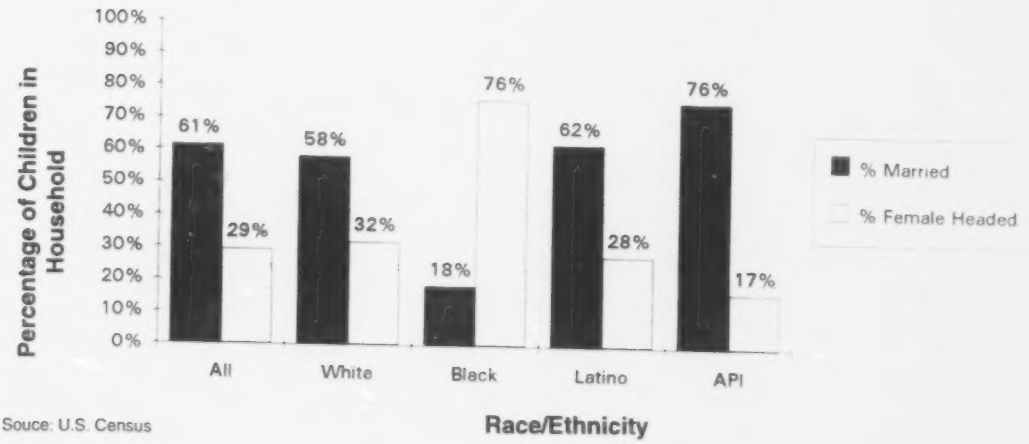


Source: U.S. Census

Figure 8M provides information on the types of households children in the Mission live in. In 1990, most of the children residing in the Mission were living in families that were headed by a married couple (61%). Sixty-two percent of all Latino children were living in families headed by married couples, the same rate as the average for the Mission. White children, on the other hand, had rates that were somewhat lower (58%) than the overall district and Latino rates. Asian/Pacific Islanders had the highest rates of children living in families headed by married couples (76%), African Americans the lowest rates (18%). Seventeen percent of Asian/Pacific Islander children,, 28% of Latino children and 32% of White children lived in a female headed household. Rates for African American children were much higher (76%); at least two times and sometimes five times that of any other group.

FIGURE 8M

CHILDREN LIVING IN MARRIED COUPLE AND FEMALE-HEADED HOUSEHOLDS, MISSION, 1980



Souce: U.S. Census

SUBJECT IV
EDUCATION

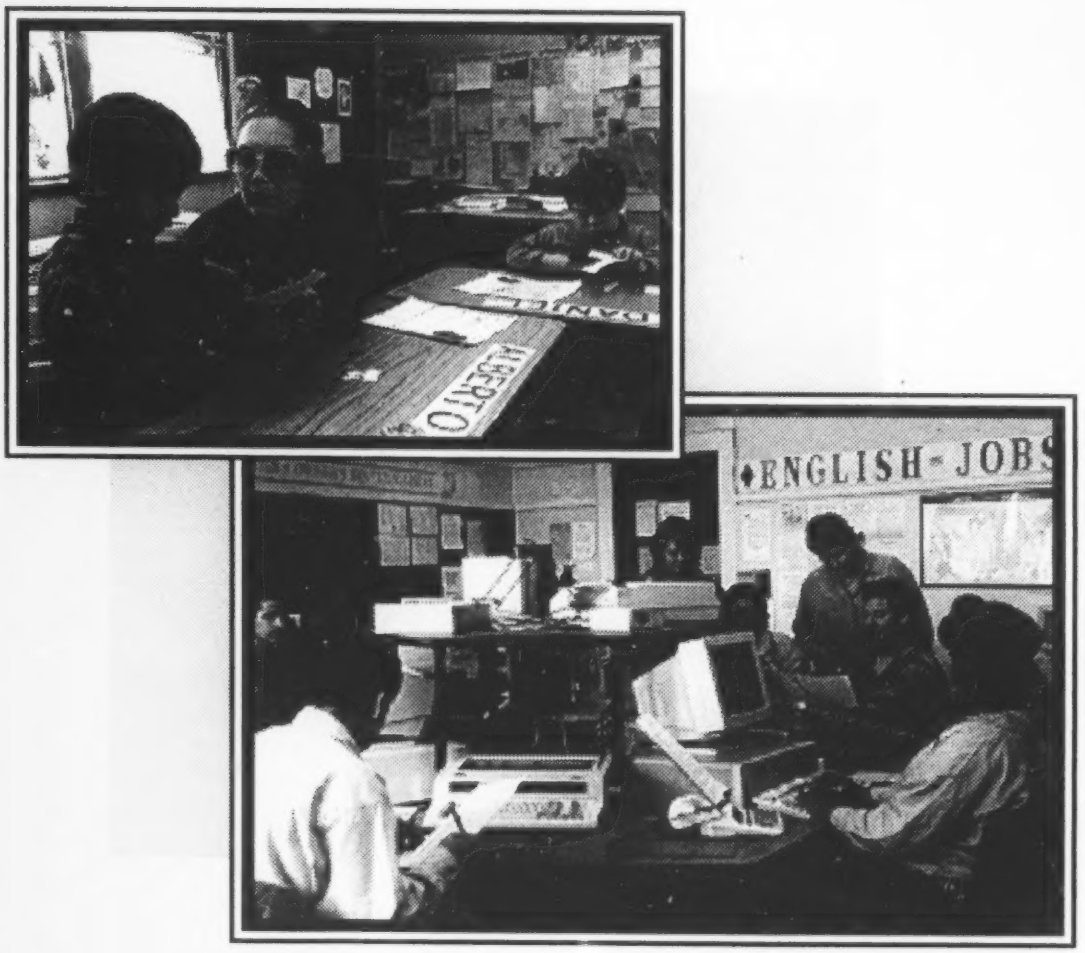


TABLE 7M

EDUCATIONAL ATTAINMENT, MISSION, 1970 TO 1990

	No High School Diploma			High School or GED			Some College		
	1970	1980	1990	1970	1980	1990	1970	1980	1990
All	58%	42%	37%	25%	24%	20%	18%	34%	45%
White	n/a	41%	14%	n/a	25%	17%	n/a	34%	69%
Black	55%	41%	25%	31%	35%	24%	18%	24%	51%
Latino	66%	60%	57%	22%	24%	22%	12%	16%	22%
API	n/a	42%	36%	n/a	18%	18%	n/a	40%	48%

Table 7M shows that, overall, educational attainment increased for all four groups over the past two decades. This is especially true for rates of college attendance which increased significantly for all four groups. However, Latinos still lag behind in terms of both persons with high school or GED and college experience.

Asian/Pacific Islanders had a significant increase in the percentage of persons without a high school diploma, from 42% in 1980 to 36% in 1990. This is likely due to increasing numbers of Asian/Pacific Islanders over age 18 and with less formal education moving into the district. The percentage of Asian/Pacific Islanders with only a high school diploma remained steady at 18% during the same period. However, the rates of Asian/Pacific Islanders with college experience are high (48%).

The educational attainment of African Americans in the Mission improved between 1970 and 1990. One example was the drop in percentage of African Americans without a high school diploma. In 1970, 55% of African Americans were without a high school diploma, the figure dropped to 25% in 1990. While Latinos did not show a change in the percentage of persons with only a high school diploma, African Americans experienced a decrease, from 31% in 1970 to 24% in 1990. Another significant change was in the percentage of African Americans with some college experience. In 1970 only 18% of African Americans in the district had college experience. By 1990, this percentage jumped to 57%; more than half of African Americans in the Mission had some college experience in 1990.

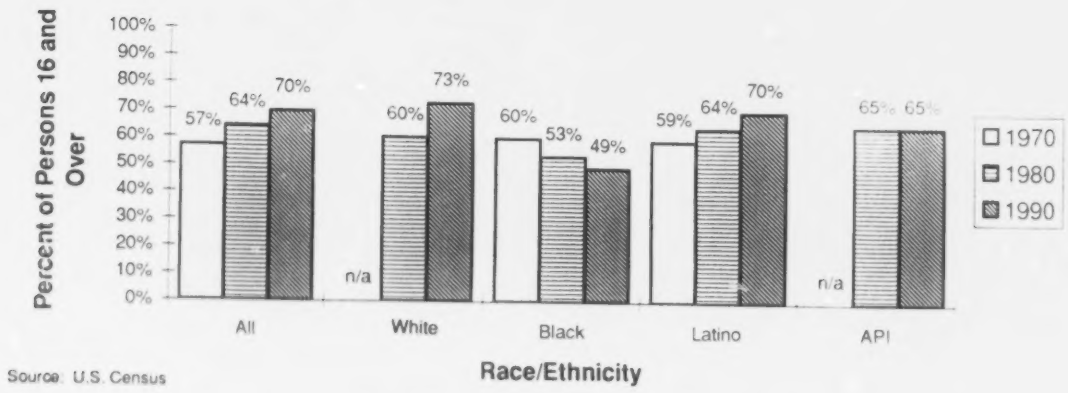
The educational attainment of Whites improved in all three categories over each decade analyzed. In 1980, 41% of Whites twenty-five years and older were without a high school diploma. This percentage dropped very significantly, to 14%, in 1990. The same trend happened to the percentage of persons with only a high school diploma. In 1980, 25% of Whites had only a high school diploma by 1990 this decreased to 17%. The percentage of Whites with college experience more than doubled between the two decades, from 34% to 69%.

SUBJECT V
LABOR FORCE PARTICIPATION

73 A

FIGURE 9M

LABOR FORCE PARTICIPATION RATES, MISSION, 1970 TO 1990



Source: U.S. Census

The labor force participation rates of the Mission population have increased steadily since 1970 (see Figure 9M). In 1970, 59% of Latinos were in the labor force. By 1980 almost two-thirds (64%) of Latinos were in the labor market. In 1990, the percentage increased to almost three-fourths, 70% of the Latino population. During this period, the labor force participation rates of Asian/Pacific Islanders remained steady (65%). Between 1980 and 1990, the percentage of Whites in the labor force increased significantly, from 60% to 73%. The only group to experience a decline in labor force participation rates were African Americans, 60% in 1970, 53% in 1980, and 49% in 1990.

In 1970 and 1980 the unemployment rate in the Mission was higher than the rate in San Francisco overall. Whereas the city had an average unemployment rate of 6% between 1970 and 1980, unemployment in the Mission was 10% in 1970 and 9% in 1980. In 1990, the unemployment rate in the Mission was equal to that in the city. However, rates among the groups differed.

Rates for all four groups fluctuated over time. In 1990, Whites and Asian/Pacific Islanders had lower unemployment rates than the other two groups. However, for both Latinos and Asian/Pacific Islanders, unemployment rates increased over the two decade period studied.

TABLE 8M

CIVILIAN UNEMPLOYMENT RATES, MISSION, 1970 TO 1990

	1970	1980	1990
All	10%	9%	9%
White	n/a	10%	7%
Black	15%	14%	11%
Latino	11%	10%	12%
API	n/a	3%	8%

SUBJECT VI
INCOME

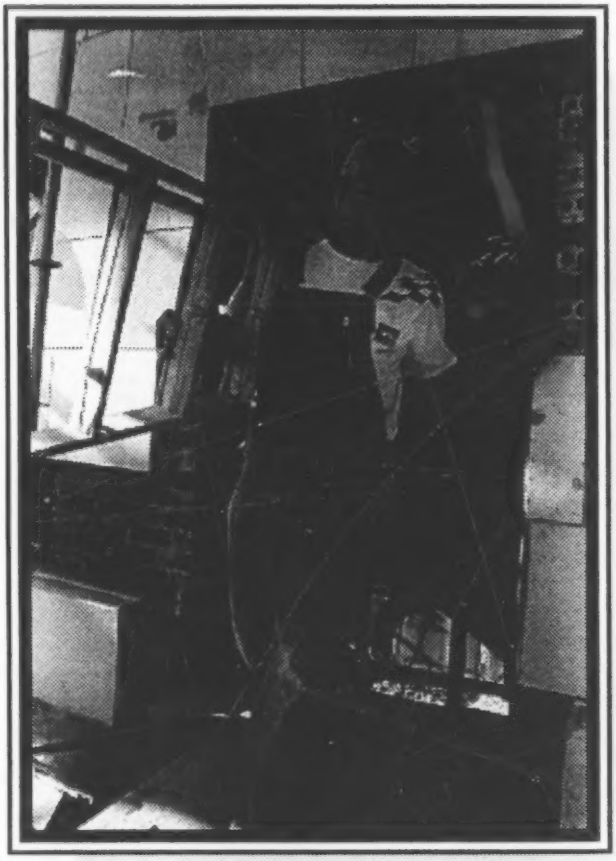
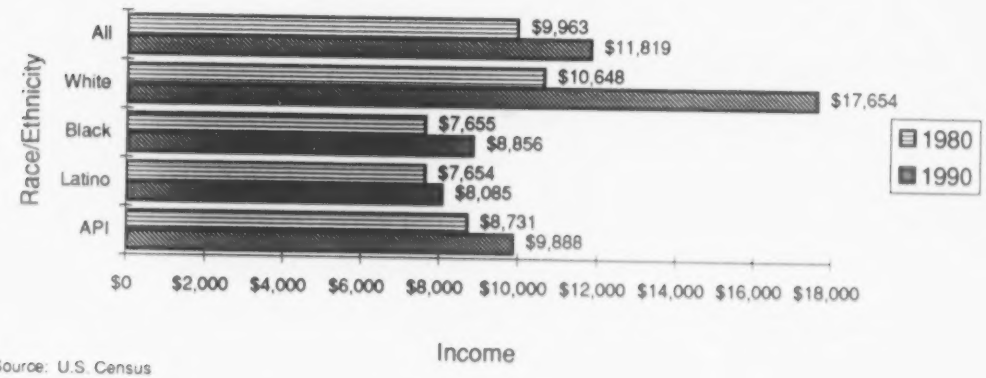


FIGURE 10M

PER CAPITA INCOME OF THE POPULATION, MISSION, 1980 AND 1990

(ADJUSTED TO 1990 DOLLARS)



Source: U.S. Census

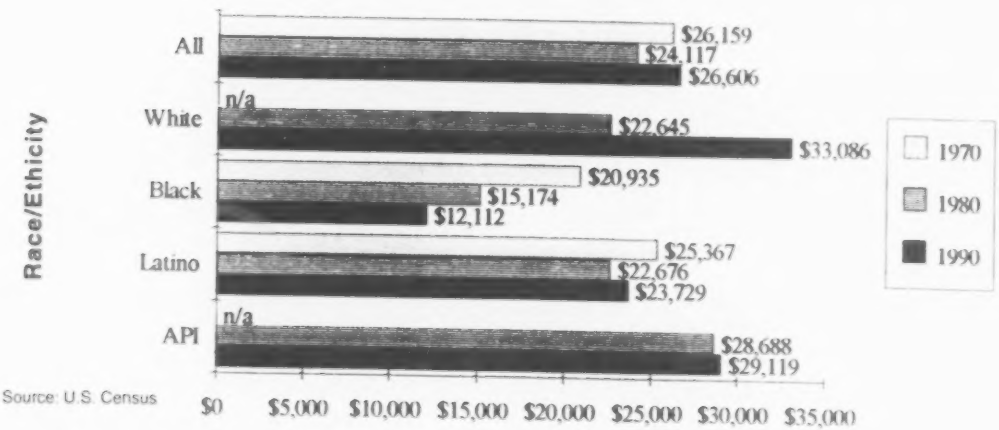
For three of the four racial/ethnic groups in the Mission, there was a slight growth in per capita income over the two decades (see Figure 10M). Latinos had the smallest per capita income growth between 1980 and 1990, only $431; Asian/Pacific Islanders the second smallest growth, at $1,170, African Americans $1,201. While this growth might be viewed as impressive, when compared to the growth in the White community, these changes were minuscule. Between 1980 and 1990, Whites in the Mission saw their per capita income jump $7,006.

It is clear that there is a growing disparity between Whites and the other three non-White groups. In 1980, the difference between Asian/Pacific Islanders, the group with second highest per capita income, and Latinos, the group with the lowest per capita income was $1,077. When Latinos were compared to Whites the difference was even larger, $2,994. In 1990, this difference increased to a $9,569 difference between the per capita income of Whites and Latinos.

FIGURE 11M

MEDIAN FAMILY INCOME OF THE POPULATION, MISSION, 1970 AND 1990

(ADJUSTED TO 1990 DOLLARS)



Source: U.S. Census

Figure 11M shows the median family income of all four groups for the decades studied. The indicator measures the income of children and parents only. It does not account for the income of other members of the household. Between 1970 and 1980 the value of a family income slipped considerably for many people, as they faced economic hardships due to the recession of the late 1970s and early 1980s. During this period, the median family income for the general Mission population increased less than $500, from 1970 to 1990.

As a group, Latinos consistently had lower median family incomes than the district average. In 1970 Latino families made $792 less than the average, by 1990 they made $2,877 less. In 1990, Latinos had the second lowest family income in the Mission, $23,729, almost $10,000 less than the median family income of White families in the district. If current trends continue, it is likely that the disparity between Latino and White family incomes will continue to grow and that the income Latinos bring in will slip farther below the district average. That Latinos have more people in their families than other racial/ethnic groups in the Mission (3.87 persons per family as compared to 3.25 for Whites and 3.09 for African Americans), and lower incomes, means that their incomes are being stretched to meet family needs.

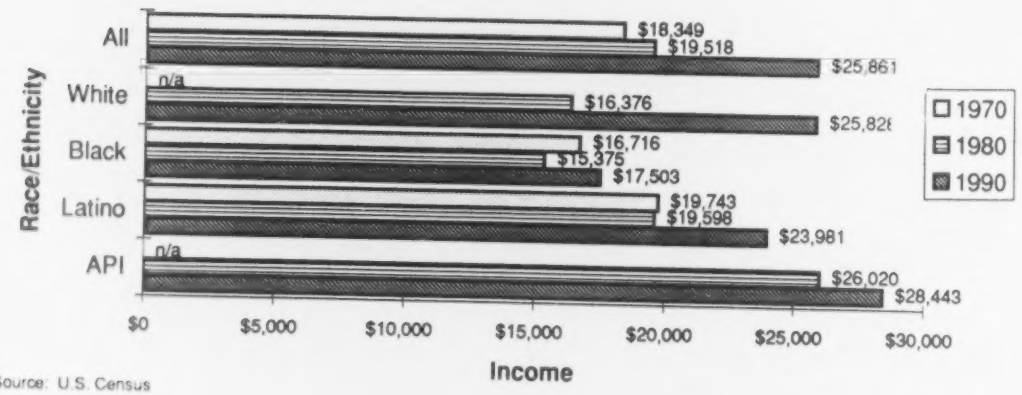
In 1990 Asian/Pacific Islander families earned $29,111, the highest income for the three racial/ethnic minorities. However, one must keep in mind that, like Latinos, Asian/Pacific Islanders have a high rate of persons per family. This means that there were probably more than two persons contributing to a family income to bring it to that level. Although the figures may indicate that Asian/Pacific Islanders are approaching the socioeconomic standing of Whites, one need only to look at the poverty statistics for families (see Figure 10M) and per capita income levels (see Figure 11M) to see the disparity between Asian/Pacific Islanders and Whites. The family formation of Asian/Pacific Islanders is more similar to Latinos than it is to Whites in terms of the greater number of children living in families.

There have been great differences in the percentage change in median family income over time. Although, the median family incomes of Whites and Asian/Pacific Islanders were not documented separately by the census in 1970, given that there was positive growth of 8% for the median family income of all persons and only negative growth for African Americans and Latinos, there must have been positive growth in income for either White or Asian/Pacific Islander families, or for both groups. Between 1980 and 1990, the only racial/ethnic group to experience a continuing decrease in family income was African Americans (-20%). Asian/Pacific Islanders managed only a minimal increase to their income (1%), and Latinos gained a 4.6% increase to their income. Whites solidified their advantageous socioeconomic position with a dramatic 46% increase in family income. These statistics indicate a polarization between the wealthy and the poor along racial/ethnic lines in the Mission.

FIGURE 12M

MEDIAN HOUSEHOLD INCOME OF THE POPULATION, MISSION, 1970 TO 1990

(ADJUSTED TO 1990 DOLLARS)



Source: U.S. Census

Figure 12M shows the median household income of all four groups over the two decades studied. The indicator measures the income of children, parents and other members of a family household. Because households can be composed of only one person, as in the case for many Whites in San Francisco, the median household income figure is usually lower than the median household income. Between 1970 and 1990, all groups in the Mission experienced an increase in household income. In 1970, Latinos had a household income of $19,743; this dropped slightly to $19,598 in 1980, but increased beyond its 1970 value, to $23,981 in 1990. Between 1980 and 1990, the median household income of Asian/Pacific Islanders increased by $2,423, from $26,000 in 1980 to $28,443 in 1990. African Americans experienced the smallest increase in their household income. In 1970, an average African American household earned around $16,716. In twenty years, this average income only increased by $787, to $17,503. Whites had the largest increase in their median household income, from $16,376 in 1980 to $25,828 in 1990, an increase of almost $10,000.

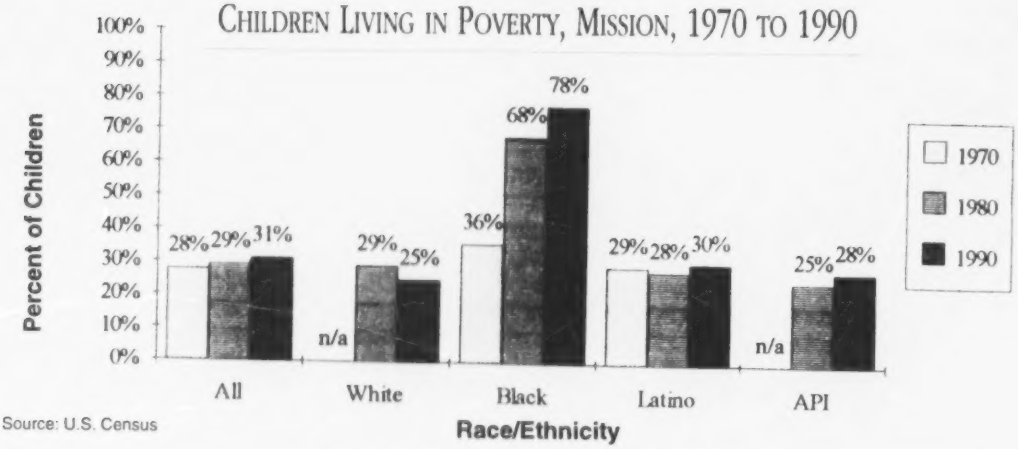
Unlike per capita income, the distribution of household income was more equitable. Again, this is due to the fact that many White households are composed of only one person and many Latino and Asian/Pacific Islander households are composed of many members. In contrast to most of the trends in income distribution, Asian/Pacific Islanders, not Whites, had the highest household income. Even the household income of Latinos was not far from Whites, $1,900 separated the two. This is almost certainly explained by the fact that Latinos and Asian/Pacific Islanders have larger households and more workers per household.

SUBJECT VII
POVERTY

78

FIGURE 13M

CHILDREN LIVING IN POVERTY, MISSION, 1970 TO 1990



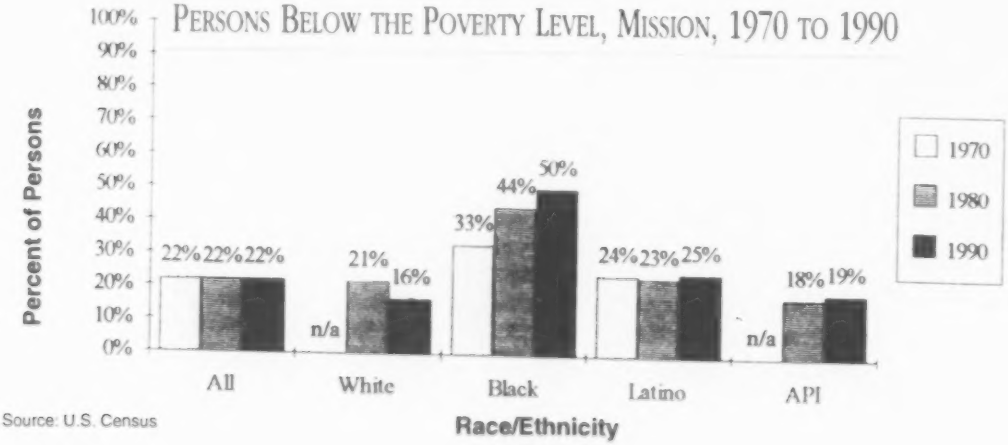
Source: U.S. Census

Large numbers of children in the Mission district are growing up in poverty. Among Latino children, almost one-third (30%) of Latinos under the age of eighteen were living in poverty. Over one-fourth of Asian/Pacific Islander children were living in poverty in 1990 (28%). Whites fared only slightly better with just 25% of White children living in poverty. All of these groups were below the district average of 31% which increased slightly since 1970. By far the population that faced the greatest economic hardship is the African American population as can be seen by the overwhelming increase in the poverty rates of children at both the city and the district levels. Already at 36% in 1970 (a rate higher than any group even in 1990), the rate of children living in poverty jumped to 68% in 1980 and to 78% in 1990. More than three fourths of African American children in the Mission were living in poverty.

Figure 14M reveals that one fourth (7,169) of the total Latino population in the Mission was living in poverty in 1990 and that this proportion has been more or less consistent over the decades. This is twice as high as the proportion of Latinos living in poverty city wide The figure shows that half of the total African American population living in the Mission were living in poverty and that poverty rates for African Americans in the Mission increased between 1970 and 1980 and between 1980 and 1990. These figures are particularly significant given that the African American population in the Mission is so small (3%). Whites were the only group in the Mission to experience a decline in the proportion of persons living in poverty, falling from 21% in 1980 to 16% in 1990.

FIGURE 14M

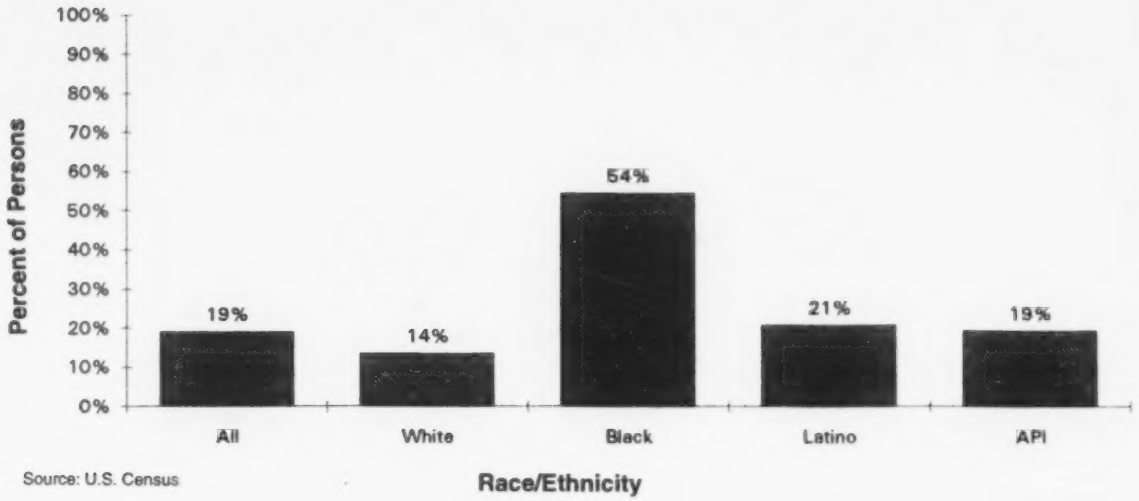
PERSONS BELOW THE POVERTY LEVEL, MISSION, 1970 TO 1990



Source: U.S. Census

FIGURE 15M

FAMILIES LIVING IN POVERTY, MISSION, 1990



Source: U.S. Census

Figures 15M, 16M and 17M show rates of families and households living in poverty in the Mission district. The first figure shows overall poverty rates for families. The second figure shows female-headed households in poverty. The third figure married households in poverty. Overall, the poverty level for each group in the Mission district was greater then the city as a whole. Twenty-one percent of Latino families in the Mission district were impoverished as compared to 13% in the city overall (see Figure 15M). Of Latino families in poverty, the majority are married couple families (50%, see Figure 17M) Thirty-eight percent of Latino families in poverty were headed by women (see Figure 16M). This represents a significant decrease in the percentage of Latino female headed families, from 53% in 1980.

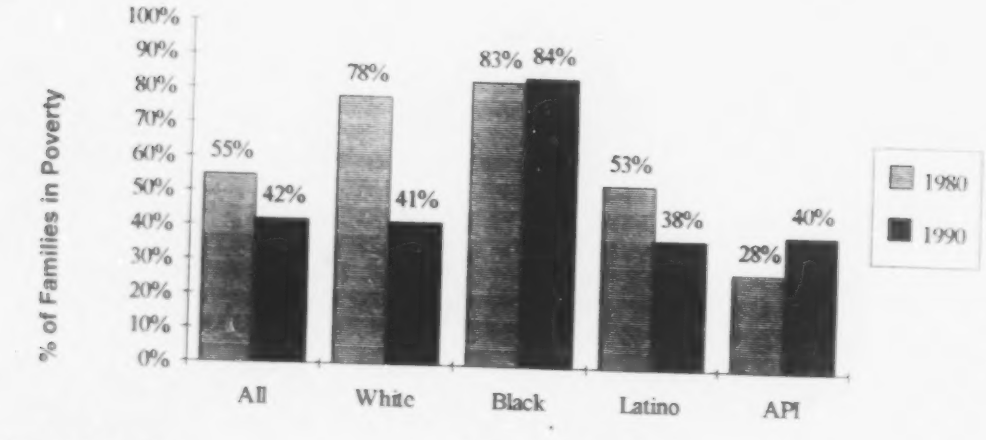
Nineteen percent of Asian/Pacific Islander families in the Mission are living in poverty. As in the city as a whole, married-couple families compose the largest percentage of Asian/Pacific Islander families in poverty (60%). There was a large increase in the number of families headed by women living in poverty. In 1980, female headed households composed 28% of Asian/Pacific Islander families living in poverty. The rate increased to 40% in 1990.

White families had the lowest poverty rates in the Mission. Only 14% of all White families in the Mission were in poverty. The composition of these families was evenly split in 1990. Forty-seven percent of married couple White families in poverty and 41% of families headed by women. The most interesting finding was the huge decrease in the percentage of female headed families. In 1980, 78% of White families in the Mission were female headed. This rate dropped in half, to 41% by 1990.

In 1990, more than half (58%) of African American families in the Mission were in poverty. Married couple families composed a much smaller percentage of all families in poverty (16%). Large numbers of African American families headed by women were living in poverty, 83% of all African American families in poverty in 1980, 84% in 1990.

FIGURE 16M

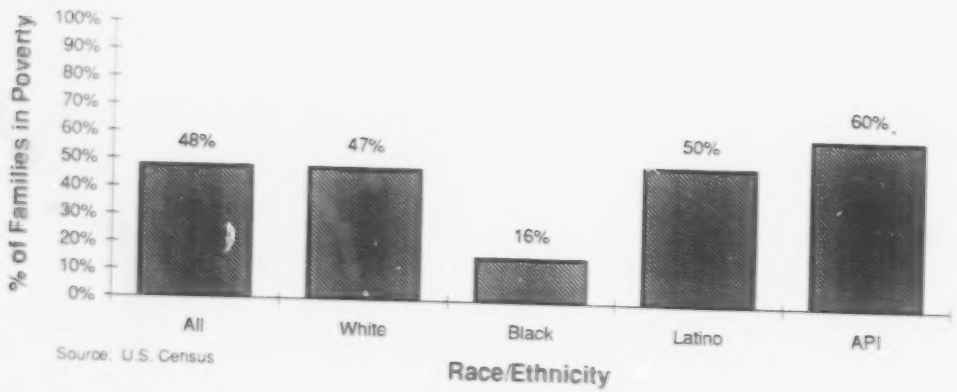
FEMALE-HEADED HOUSEHOLDS LIVING IN POVERTY, MISSION, 1980 TO 1990



Source: U.S. Census

FIGURE 17M

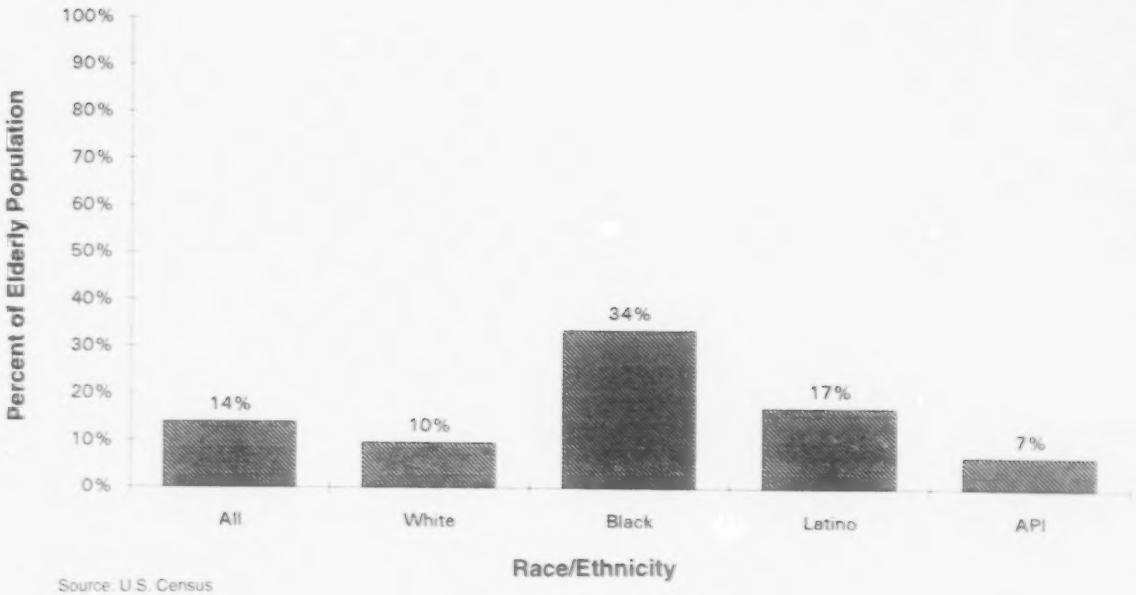
MARRIED COUPLES LIVING IN POVERTY, MISSION, 1990
(AS A PERCENTAGE OF FAMILIES IN POVERTY)



Source: U.S. Census

FIGURE 18M

ELDERLY POPULATION LIVING IN POVERTY, MISSION, 1990



Source: U.S. Census

Figure 18M shows poverty rates for the elderly Mission district population. Latinos and African Americans had the highest percentage of elderly people living in poverty. Seventeen percent of elderly Latinos were living in poverty in 1990. African American elderly persons had the highest rates of poverty, at 34%. Asian/Pacific Islander and White elderly had lower rates of elderly in poverty, 7% and 10% respectively.

Given that there were extremely high rates of poverty among all racial/ethnic groups, whether the indicator was individuals (Figure 14M), families (Figure 15M), or the elderly (Figure 18M), relatively low percentages of households were utilizing public assistance to cushion their economic burdens (see Figure 19M). This also held true in the city overall. In 1990, only 12% of Latino households relied on public assistance, a decrease from the 1980 rate of 23%. Low rates among Latinos may be related to the findings that, most poor Latino households are headed by married, working adults and that, as a group, Latinos may be reluctant to utilize public assistance despite eligibility (Enchautagui, 1995). The trend over time has been a marked decrease in the percentage of households who receive general assistance benefits for all racial/ethnic groups, except Asian/Pacific Islanders. For Asian/Pacific Islander and African American households, in 1990, both had higher percentages of households who received public assistance, 25% and 29% respectively. Of the White population, 8% used public assistance in 1990, a sharp decrease from 20% of households in 1980.

FIGURE 19M

HOUSEHOLDS RECEIVING PUBLIC ASSISTANCE, MISSION, 1980 TO 1990

Source: U.S. Census

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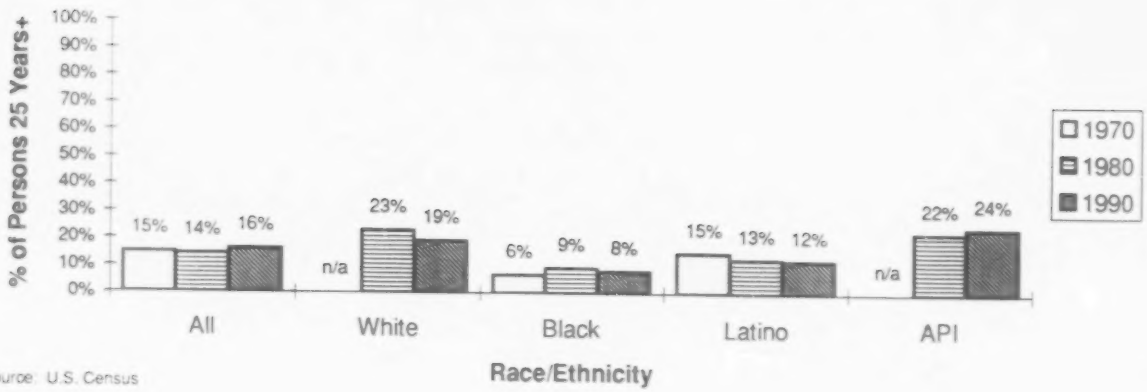
SUBJECT VIII
HOUSING

FIGURE 20M

OWNER OCCUPIED HOUSEHOLDS OF THE POPULATION, MISSION, 1970 TO 1990
(AS A PERCENTAGE OF EACH RACIAL/ETHNIC GROUP)



Source: U.S. Census

Home ownership rates in the Mission district decreased for all groups except Asian/Pacific Islanders between 1970 and 1980 as housing stock underwent wide-scale unit subdivision for rental purposes and, to a lesser extent, condo conversion. The rising values of Mission real estate might also have encouraged some residents who were moving to lease their housing units rather than sell them outright.

Figure 20M shows the rates of home ownership among each racial/ethnic group for adults at least 25 years old. Although Latinos were the majority group in the Mission district, their rate of home ownership was low. In 1990 only 12% of Latinos owned their own homes The Latino rate of ownership, like the African American rate, has consistently been less than the district averages in each decade. The situation of owner-occupied real estate looks particularly bleak for Latinos considering that their rate has declined from 15% in 1970 to 12% in 1990. Asian/Pacific Islanders have the highest rates of home ownership in the district (24%).

The proportion of Latinos among all homeowners in the Mission decreased over the past two decades, from 34% in 1970, to 32% in 1980, and 30% in 1990. Though the number of homeowners declined between the same period, from 1,009 in 1970 to 950 in 1990, there was an increase in homeowners between 1980 and 1990. The number of Latino homeowners grew slightly from 903 in 1980 to 950 in 1990.

In comparison, the owner-occupied household rate numerically and proportionately for Asian/Pacific Islanders increased between 1980 and 1990. In 1990, there were 333 Asian/Pacific Islanders homeowners in the Mission, 12% of the Asian/Pacific Islander population. The increase of 202 homeowners raised the overall number to 535, (17%). The White population experienced a decrease in home ownership from 70% in 1980 to 52% in 1990; during this period, the population decreased from 37% to 30% (Table 1M). African American home ownership rates remained constant at 2% for each decade year. The trend for the future indicates that African Americans may eventually be squeezed out of the home ownership market completely, Latinos will struggle to maintain a percentage close to 30%, Whites will continue to decrease in number and percentage of owner-occupied housing, and Asian/Pacific Islanders will increase their rate of home ownership in the Mission.

TABLE 9M

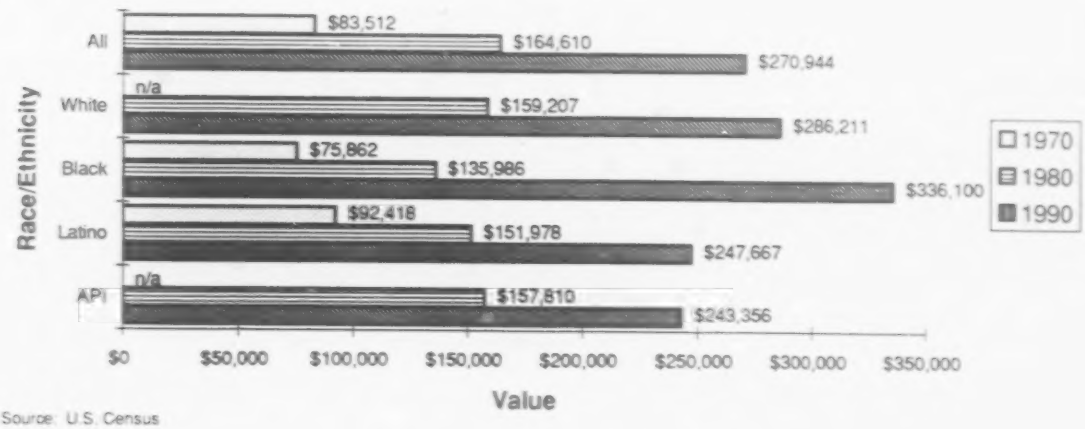
OWNER-OCCUPIED HOUSEHOLDS OF THE POPULATION, MISSION, 1970 TO 1990
(UNIVERSE OF TOTAL OWNER-OCCUPIED HOUSEHOLD)

	All	White	%	Black	%	Latino	%	API	%
1970	2,947	n/a	n/a	52	2%	1,009	34%	n/a	n/a
1980	2,843	1,978	70%	58	2%	903	32%	333	12%
1990	3,212	1,683	52%	48	1%	950	30%	535	17%

In 1990 the average value of housing in the Mission for all persons was $270,944. The greatest variation from this number can be found in the median housing value for Latinos which was only $247,667. As mentioned previously, Latinos have been losing out in the housing market, not only in terms of the smaller percentage of total housing that Latinos own but also in terms of the lower value of the housing stock that they do own. In contrast, all three other racial/ethnic groups owned housing valued higher than the district average. Asian/Pacific Islanders, who have increasingly gained a larger piece of the housing pie in the Mission, own housing valued at $273,775. African American owner-occupied housing, although few in number, had a median value of $281,933 in 1990. Whites surpassed every other group with a median housing value of $286,211 (see Figure 21M).

FIGURE 21M

MEDIAN HOUSEHOLD VALUES, MISSION, 1970 TO 1990
(ADJUSTED TO 1990 DOLLARS)

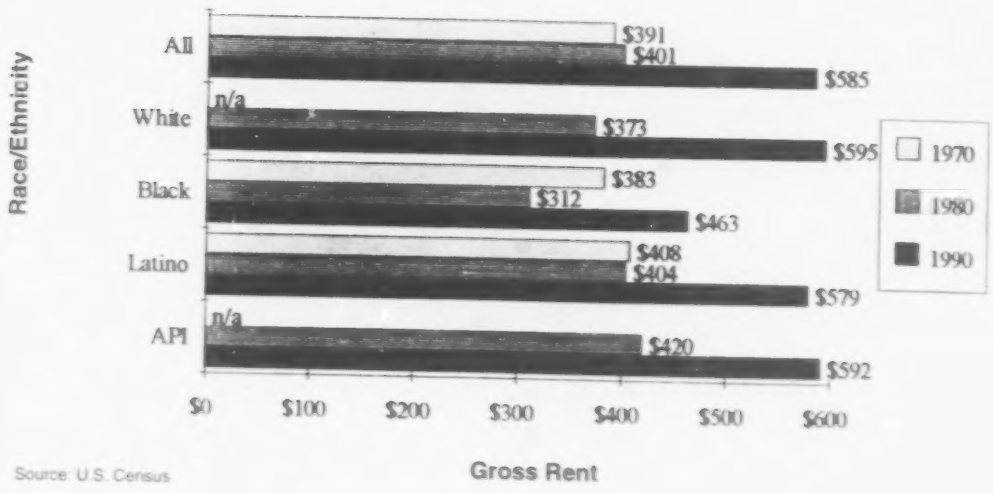


Source: U.S. Census

FIGURE 22M

MEDIAN GROSS RENT, MISSION, 1970 TO 1990

(ADJUSTED TO 1990 DOLLARS)



Source: U.S. Census

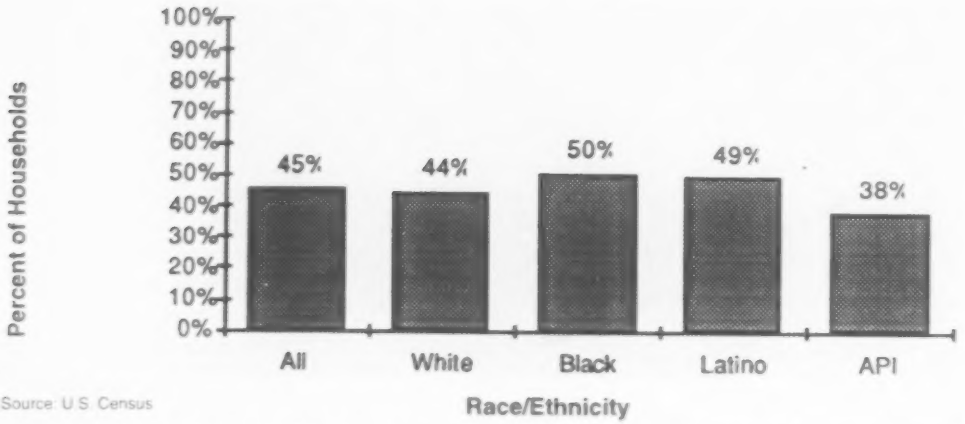
Figure 22M shows median gross rent in the Mission. In 1990 the average gross rent in the Mission was substantially lower ($585) than the city average ($653). With the exception of African Americans, all racial/ethnic groups had median gross rents that hovered around the average for the Mission. In 1990 Latinos had a median gross rent of $579, an increase of $175 from 1980 and a $171 increase from 1970. In 1980, Asian/Pacific Islanders had higher rents than Whites, $420 versus $373 respectively. The cost of rent for Whites jumped $222, to $595 in 1990; for Asian/Pacific Islanders the increase went from $172 to $592. African Americans experienced the smallest rent increase between 1970 and 1990 ($80,). Overall, the cost of living in the Mission increased dramatically between 1980 and 1990, as can be seen by looking at the median gross rents. The high cost of living in the district required that a larger portion of income be used for housing by all racial and ethnic groups.

Affordable housing is a scarce resource in the Mission. In 1990, 45% of all renters, regardless of income level, were using 30% or more of their income for gross rent (rent plus the costs of utilities). Overwhelming proportions of each racial/ethnic group were living in housing that was beyond their means. Figure 23M shows that half of African Americans and nearly half (49%) of Latinos were renting units in 1990 which they could not afford. The White population, also had a high rate of people paying rents which they could not afford (44%). Compared to the other groups, Asian/Pacific Islanders had a substantially lower, but still high, percentage of people paying unaffordable rents (38%). This data needs to be considered in the context of the Mission district being an attractive area of San Francisco for people to live in partially because rent levels are considerably lower than in other parts of the city. Yet, large numbers of Mission residents are paying rents beyond their means.

FIGURE 23M

HOUSEHOLDS PAYING UAFFORDABLE RENT, SAN FRANCISCO, 1990

(GROSS RENT GREATER THAN 30% OF INCOME)

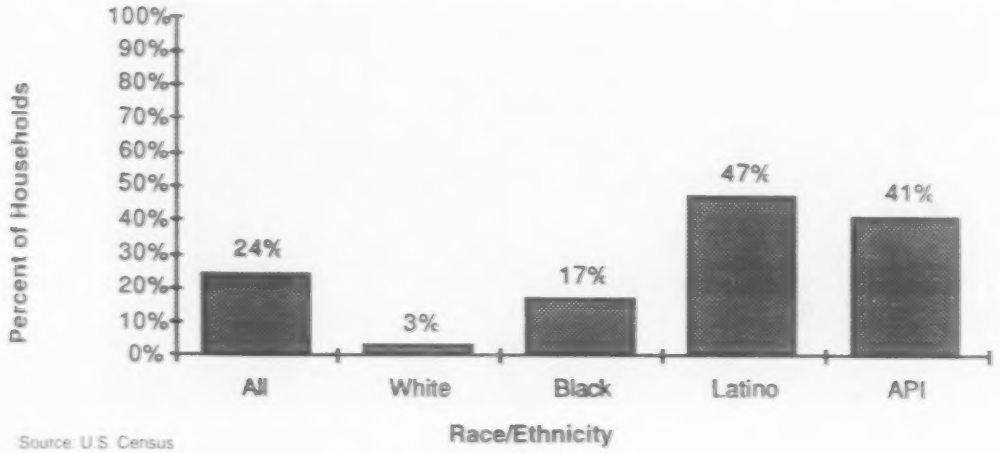


Source: U.S. Census

Figure 24M shows households living in overcrowded conditions in the district. According to Census calculations, overcrowding occurs when a unit holds more than 1 person per room. The most severe rate of overcrowding was among the Latino community. Forty-seven percent of Latino households in the Mission were overcrowded. Similarly, the Asian/Pacific Islander population had 41% of their households living in overcrowded conditions. As seen earlier in this report, both Latinos and Asian/Pacific Islanders tend to have large size families, including children and other relatives such as grandparents, aunts, and uncles. These two population groups have been particularly affected by the lack of affordable housing for large families. African Americans in the Mission had a higher rate of overcrowding than African Americans in San Francisco, 17% compared to 10%. Whites in the Mission, similar to Whites in the city overall, had an extremely low rate of overcrowded households, only 3%. The findings demonstrate the dissimilarity between Whites and other racial/ethnic minorities in the city, as well as the similarity between the experiences of Latinos and Asian/Pacific Islanders in the Mission district.

FIGURE 24M

HOUSEHOLDS LIVING IN OVERCROWDED CONDITIONS, SAN FRANCISCO, 1990



Source: U.S. Census

CONCLUSION

Over the past two decades, social inequality in San Francisco has increased. The gap between rich and poor, between White and non-White, has widened as economic and social inequality have increased along racial and ethnic lines. As a group, Whites in San Francisco earn more than twice what other groups earn, have significantly lower poverty rates, lower unemployment rates, and much fewer people living in overcrowded housing conditions. In 1980, Whites earned $8,792 more than Latinos. In 1990, they earned $16,797 more than Latinos. In 1980 Whites earned $7,750 more than Asian/Pacific Islanders, in 1990 they earned $15,532 more. In 1980 Whites earned $8,710 more than African Americans, in 1990 they earned $16,368 more. Whites were the only group to experience a decline in the number of persons and children living in poverty while the poverty rates of other groups increased or remained steady. In 1990, 8% of White children were living in poverty as compared to 20% of Latino children, 16% of Asian/Pacific Islander children and 41% of African American children.

There are some significant differences in the socioeconomic conditions of the three non-White groups. Asian/Pacific Islanders have higher family incomes, much higher rates of home ownership and higher rates of educational attainment than Latinos or African Americans. As a group, African Americans in San Francisco have the lowest rates of labor force participation, the highest rates of unemployment, are most likely to be living in poverty and have the largest proportion of children, women and elderly in poverty. Latinos fall in between these two groups. They have higher rates of labor force participation and lower rates of poverty, but their earnings and rates of educational attainment are the lowest among the four groups. Yet, despite these important differences, the group experiences of Latinos, Asian/Pacific Islanders and African Americans are more similar to one another than different when compared to Whites as a group. Although Asian Americans are doing better on some indicators, they are doing only slightly better than Latinos and African Americans on other important indicators like per capita income, labor force participation, poverty and high school completion.

Although the Latino population is not the poorest population in San Francisco, Latinos in San Francisco consistently had the lowest individual earnings of any group in the city. Between 1980 and 1990, the per capita income of Latinos, as a group, increased by only $1,634, representing a 17% increase, as compared to an increase among Whites of $9,639, representing a 52% increase. As a group, Latino workers earn less than half of what White workers earn. Since 1980, the median family income of Latinos has been significantly lower than the city average and the second lowest of all groups in the city. In 1990, Latinos had the lowest educational attainment levels of all groups; were highly concentrated

in low-paying clerical and service sector jobs and had high rates of unemployment. Latinos also had the lowest rates of home-ownership in the city in 1990, and more than any other group, have been experiencing significant decreases in home-ownership.

The socioeconomic status of Latinos in the Mission district is particularly poor. Thirty percent of the city's Latino population lives in the Mission district. Although there are high rates of poverty among San Francisco Latinos overall, Latino poverty appears to be concentrated in the Mission district. A quarter of all Latino persons and almost a third of all Latino children in the Mission are living in poverty. Latinos in the Mission have high rates of unemployment and twelve percent of Latino households in the Mission rely on public assistance. As a group, Latinos in the Mission earn only $8,085. Between 1980 and 1990, the per capita income of Latinos in the Mission increased by only $431 as compared to an increase among Whites in the Mission of $7,006.[10]

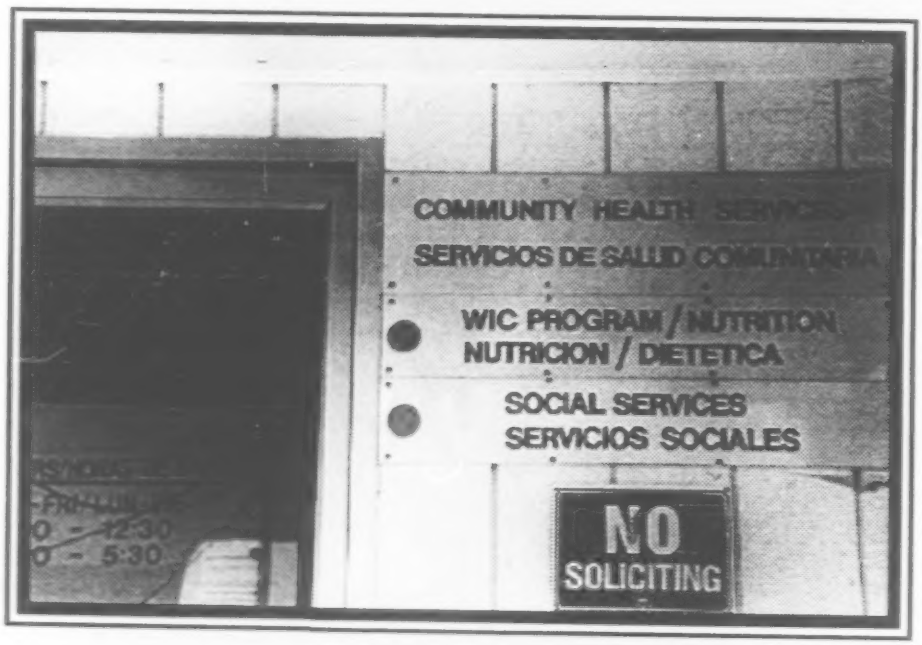
There have been some positive socioeconomic changes during the decades analyzed in this report. Between 1970 and 1990, the educational attainment of all four groups increased significantly. More than twice as many African Americans and more than one fifth as many Latinos attended college in 1990 as compared to 1970. Educational attainment also increased for Asian/Pacific Islanders and Whites. Per capita earnings increased for all groups in the city. But the differential rate at which incomes increased was very different for Whites than for non-White groups. Between 1980 and 1990, White per capita incomes increased by $9,639. For African Americans, Latinos and Asian/Pacific Islanders per capita incomes increased by less than $2,000. Poverty rates remained relatively steady for all three non-White groups; but, declined by almost two-thirds for Whites. Among children, although the number of African American and Latino children in poverty has declined, the proportion of children living in poverty has increased, effectively increasing poverty among African Americans and Latinos as a group. Positive changes have occurred but they have not functioned to decrease social inequality.

Social inequality increased during a period of steady disinvestment in the state of California in areas such as education and infrastructure. Over the past twenty-thirty years the state has slid from its post W.W.II position as a leader among the states in human resource and infrastructure investment. Through the 1950s and 1960s, California and its local governments created an outstanding elementary and secondary school system and developed a high-quality, broadly accessible higher education system. The state made substantial investments in infrastructure projects, providing the basis for solid economic growth, a good quality of life and a favorable climate for business. Since 1970, however, the quality of state and local public services has fallen below the national average in education and infrastructure. With the reduction in social services and educational resources, the safety net for poor families and children has been eroded (Center on Budget and Policy Priorities, 1994).

During this period, San Francisco's labor market became increasingly stratified. At one end are well-paying, relatively stable jobs, requiring high levels of education held predominantly by well-educated, White workers. Although many of these jobs may be threatened by future changes in the nation's political economy, currently they provide these workers and their families with income security, health insurance and pensions in old age. On the other end are low-paying, unstable jobs held predominantly by the city's less educated, native-born and immigrant people of color. In stark contrast, workers in these jobs are highly vulnerable to labor market swings, earn low wages, often so low they cannot lift a family above poverty, and frequently lack health insurance and pension plans.

The trend toward increasing social and economic polarization among San Francisco's

racial and ethnic groups will persist if reductions in social services continue and more jobs with reasonable wages are not created for working class and poor Latinos, African Americans and Asian/Pacific Islanders. Confronting basic economic and social inequalities in the city of San Francisco will require strong governmental, community and corporate action. Public and private investment in education, infrastructure, income supports, health care, job development and training, and economic development in communities heavily impacted by poverty are necessary to improve social and economic conditions of families living in poverty and to reduce econonic and sirial inequality in San Francisco



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DEFINITION OF 1990 SUBJECT CHARATERISTICS

AGE

The age classification is based on the age of the person in complete years as of April 1, 1990. However, detailed review of the data reveals that respondents tended to provide their age at the time of filling out the questionnaire, not their age as of April 1990.

Median age data divides the age distribution into two equal parts, one half of the cases falling below the median value and one-half above the value.

Age data has been collected in every census and is comparable in 1970, 1980, 1990.

ANCESTRY

Information on ancestry is based on self-identification; the data on ancestry represent self-classification by people according to the ancestry group with which they most closely identify. Ancestry refers to a person's ethnic origin or descent. A question on ancestry was first asked in 1980. Previous to this, ancestry data was collected by analyzing information on parental birthplace, own birthplace and language which were included in other censuses. People of mixed heritage are asked to identify a dominant heritage and are not identified as "mixed" in the published volumes. Ancestry data was collected differently in 1970, 1980 and 1990.

EDUCATIONAL ATTAINMENT

Educational attainment data are tabulated for persons 15 years and older. Persons are classified according to the highest level of school completed or the highest degree received. Persons can report that they received a GED instead of a H.S. diploma. Persons who achieved educational attainment in foreign or ungraded school systems are instructed to report the equivalent levels in the regular American system. In the 1960 and subsequent censuses, persons for whom educational attainment was not reported were assigned the same educational attainment level as a similar person whose residence was in the same or nearby area.

High School Graduate or Higher includes persons whose highest degree was high school or its equivalent, persons who attended college or professional school, persons who received a college or professional degree.

Not High School Graduate includes persons of compulsory school attendance age or above who were not enrolled in school during the census period and were not high school graduates.

EMPLOYMENT STATUS

The employment status data relates to persons 16 years and over. "Employed" refers to persons who did any work at all during the reference week as paid employees, worked in their own business or profession, worked on their own farm, or worked 15 hours or more as unpaid workers on a family farm or in a family business or, those who did not work during the reference week but were with a job. Persons on active duty in the Armed Forces are excluded.

"Unemployed" refers to persons neither at work nor with a job, looking for work during the last 4 weeks, and/or were available to accept a job. Also included were persons who were waiting to be called back to a job from which they had been laid off.

"Labor force participation" includes those employed and those on active duty with the U.S. Army, Air Force, Navy, Marine Corps or Coast Guard. The data for employment status are comparable across 1970, 1980 and 1990.

HISPANIC ORIGIN (LATINO)

Persons of Hispanic origin are those who classified themselves in one of the specific Hispanic origin categories listed on the questionnaire "Mexican", "Puerto Rican", "Cuban", "other Spanish/Hispanic origin." The latter group consists of persons whose origins are from Spain, the Spanish speaking countries of Central and South America or the Dominican Republic. The data is generally comparable with the 1980 Census data.

HOUSEHOLD TYPE AND RELATIONSHIP

HOUSEHOLD

A household includes persons who occupy a housing unit, a house, apartment, mobile home, group of rooms or a single room that is occupied as separate living quarters. To obtain the measure "persons per household" where persons are cross classified by race or Hispanic origin, persons in the household are classified by the race or Hispanic origin of the

householder rather than the race or Hispanic origin of each individual.

One person in each household is designated as the "householder." In most cases this is the person in whose name the home is owned, being bought or rented. If there is no such person, any person age 15 years or older can be designated as the householder.

"Spouse" is the person married to the and living with a householder.

"Child" includes the son or daughter by birth, stepchild, or adopted child of the householder, regardless of the child's age or marital status. The category excludes sons- and daughters-in-law and foster children.

FAMILY TYPE

A family consists of a householder and one or more persons living in the same household who are related to the householder by birth, marriage or adoption. A household may also consist of one person living alone. "Married-Couple Family" is that which the householder and his or her spouse are enumerated as members of the same household. "Female Householder" is a family with a female householder and no spouse of householder present.

INCOME

Information on money income was requested from persons 15 years and older. Income categories include: wage or salary income, non-farm self employment income, farm self-employment income, interest, dividend or net rental income, social security income, public assistance income, retirement or disability income, unemployment compensation, Veterans Administration payments, alimony and child support, military family allotments, net gambling winnings, periodic income other than earnings. The data on income are generally comparable across 1970, 1980 and 1990 censuses.

"Household income" includes the income of the householder and all other persons over age 15 whether related to the household or not. Because many households consist of only one person, average household income is usually less than average family income.

"Family income" includes the incomes of all family members 15 years and over which are summed and treated as a single amount.

Median income divides the income into two equal parts, one having incomes above the median and the other having incomes below the median.

Mean income is the amount obtained by dividing the total number of a universe by the number of units in that universe. Mean household income divides total household income by the total number of households.

"Per capita income" is the mean income computed for every man, woman and child in a particular group; derived by dividing the total income of a particular group by the total population of that group.

INDUSTRY, OCCUPATION AND CLASS OF WORKER

For employed persons, the data refer to the person's job during the reference week. For persons with two or more jobs, the data refer to the job at which the person worked the greatest number of hours. For unemployed persons, the data refers to their last job.

LANGUAGE SPOKEN AT HOME AND ABILITY TO SPEAK ENGLISH

In households where one or more persons, age 5 years and over, spoke a language other than English, the householder language assigned to all household members is the non-English language spoken by the first person with a non-English language in the following order: householder, spouse, parent, sibling, child, grandchild, other relative...

"Ability to speak English" was based on self-classification of persons 5 years and over who perceived themselves as speaking English "very well", "well", "not well", or "not at all."

"Linguistic isolation" was designated to a household in which no person age 14 or over spoke only English and no person age 14 or over who speaks English spoke it "very well."

POVERTY

The data on poverty were derived from income data. Using the income cutoffs used by the Census Bureau to determine poverty levels, the total income of each family and unrelated individuals is tested against the poverty threshold. If the total income was less than the corresponding cutoff, the family or unrelated individual was classified as "below the poverty level". The poverty thresholds are revised annually to allow for changes in the cost of living as

reflected in the Consumer Price Index. In 1990, the average poverty threshold for a family of four persons was $12,674.

RACE

The concept of race reflects self-identification. During direct interviews if a person could not provide a single race response, the race of the mother was used. There are problems in comparability across the 1970, 1980 and 1990 censuses.

"White" includes all persons who indicated their race as "White", or reported entries such as Canadian, German, Italian, Lebanese, Near Easterner, Arab or Polish.

"Black" includes persons who indicated their race as "Black or Negro" or reported entries such as African American, Afro-American, Black Puerto Rican, Jamaican, Nigerian, West Indian or Haitian.

"Asian/Pacific Islander" includes persons who in one of the groups listed as Asian— Chinese, Filipino, Japanese, Asian Indian, Korean, Vietnamese, Cambodian, Hmong, Laotian, Thai, Other Asian— or Pacific Islander— Hawaiian, Samoan, Guamanian, Other Pacific Islander.

HOUSING CHARACTERISTICS

Living quarters are classified as either housing units or group quarters.

Gross rent is the contract rent plus the estimated average monthly cost of utilities.

Persons per room is obtained by dividing the number of persons in each occupied housing unit by the number of rooms in the unit, rounded to the nearest hundredth.

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————, 1990 Census of the Population and Housing; San Francisco, CA PMSA, Bureau of the Census, July 1993

ENDNOTES

[1] Due to theCensus undercount of undocumented persons, the percentage of Latinos in San Francisco is assumed to be substantively higher.

[2] The Census Bureau treats Latinos as an ethnic category. We have not been able to separate Latinos out from the White category in 1970 and 1980 or from the African American or Asian/Pacific Islander categories in 1970, 1980 and 1990. Consequently, the number for the total population can exceed 100%.

[3] Figures 8, 9, and 10 do not add to 100% due to the fact that some families are not headed by either married couples or single women. These other households are not accounted for in these figures.

[4] *1995 Consolidated Plan*, p. 6.

[5] Richard Legates, personal communication, June, 1995.

[6] *1995 Consolidated Plan*, pp. 41-2. Two shelters were excluded from the study due to conflicting measurement standards over the two-year period. These numbers reflect only the homeless people who willingly approached homeless shelters as reasonable alternatives to their situatiuons; scores of people living on the streets do not even attempt to use the shelter system.

[7] Overcrowding is a condition where there are more than 1 person per room in a unit.

[8] Given the Census undercount of the undocumented Latino population, it is assumed that the percentage,, and actual numbers, of Latinos in the district is actually much larger.

[9] The percentages in Figures 16M and 17M do not add up to one hundred percent because there are families which are headed by neither married couples or single women. These families are not accounted for in these figures.

[10] These figures have been adjusted for inflation.